

STANDARD ATLAS
OF
WASHTENAW COUNTY
MICHIGAN

INCLUDING
A PLAT BOOK

OF THE

VILLAGES, CITIES AND TOWNSHIPS OF THE COUNTY.

MAP OF THE STATE, UNITED STATES AND WORLD.

Farmers Directory, Reference Business Directory and Departments
devoted to General Information.

ANALYSIS OF THE SYSTEM OF U.S. LAND SURVEYS, DIGEST OF THE
SYSTEM OF CIVIL GOVERNMENT, ETC. ETC.

Compiled and Published

BY

Geo. A. Ogle & Co.

PUBLISHERS & ENGRAVERS.

134 VAN BUREN ST.
CHICAGO.

1895

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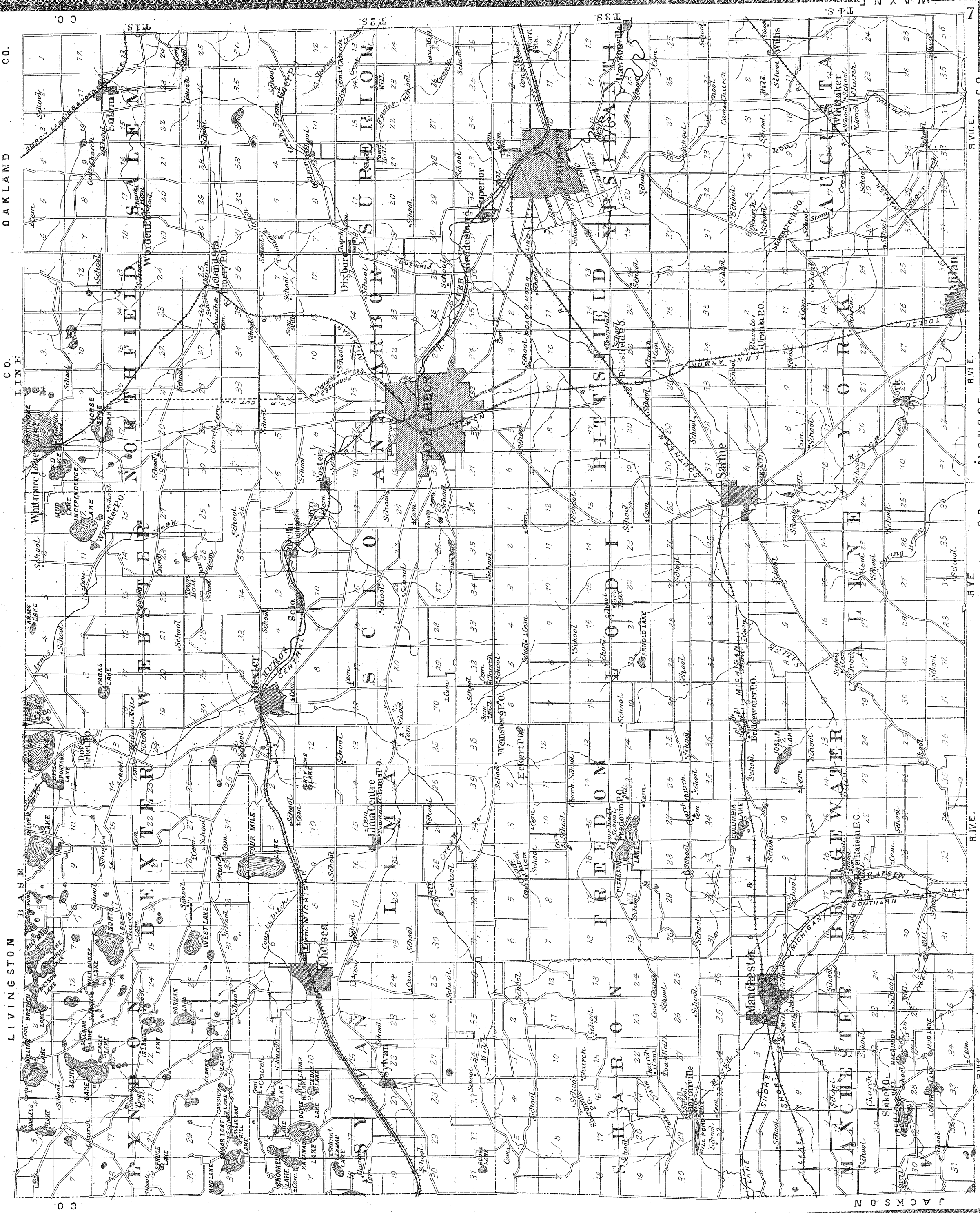
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WASHTENAW COUNTY, MICHIGAN.

Scale 5/8 of an inch to one mile



LIVINGSTON

BASE

CO. LINE

OAKLAND

CO. LINE

CO. LINE

CO. LINE

CO. LINE

CO. LINE

CO. LINE

CO. LINE

CO. LINE

CO. LINE

JACKSON

MANCHESTER

BRIDGEWATER

PLEASANT

LIBERTY

WYOMING

WYOMING

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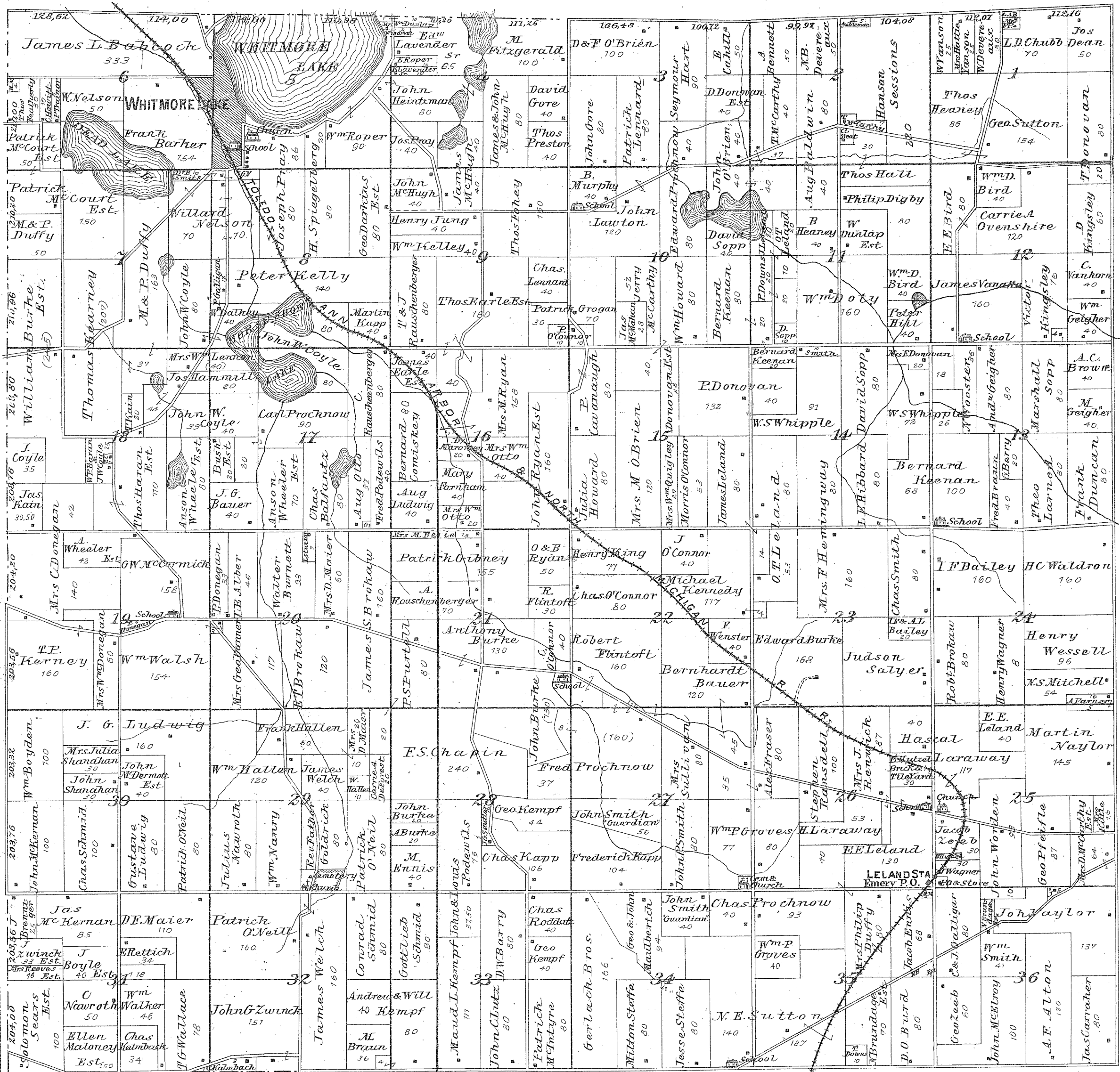
WYOMING

WYOMING

[illegible]

MAP OF NORTHFIELD

Scale 2 Inches to one Mile Township 1 South Range 6 East of the Meridian of Michigan



[illegible]

This is a detailed historical map of a section of the Town of Dover, New Hampshire. The map is divided into numerous land parcels, each labeled with the owner's name and the parcel's number. The parcels are arranged in a grid-like pattern, with some parcels being larger than others. The map also shows several lakes, including North Lake, Portage Lake, and West Lake. The names of the owners are written in various fonts and sizes, and the parcel numbers are written in large, bold numbers. The map is a black and white reproduction of a historical document, and it provides a clear view of the land ownership and geographical features of the area.

The map shows a section of the Town of Dover, New Hampshire, with various land parcels and owners. The parcels are numbered, and the owners' names are listed. The map also shows geographical features like North Lake, Portage Lake, and West Lake. The names of the owners are written in various fonts and sizes, and the parcel numbers are written in large, bold numbers. The map is a black and white reproduction of a historical document, and it provides a clear view of the land ownership and geographical features of the area.

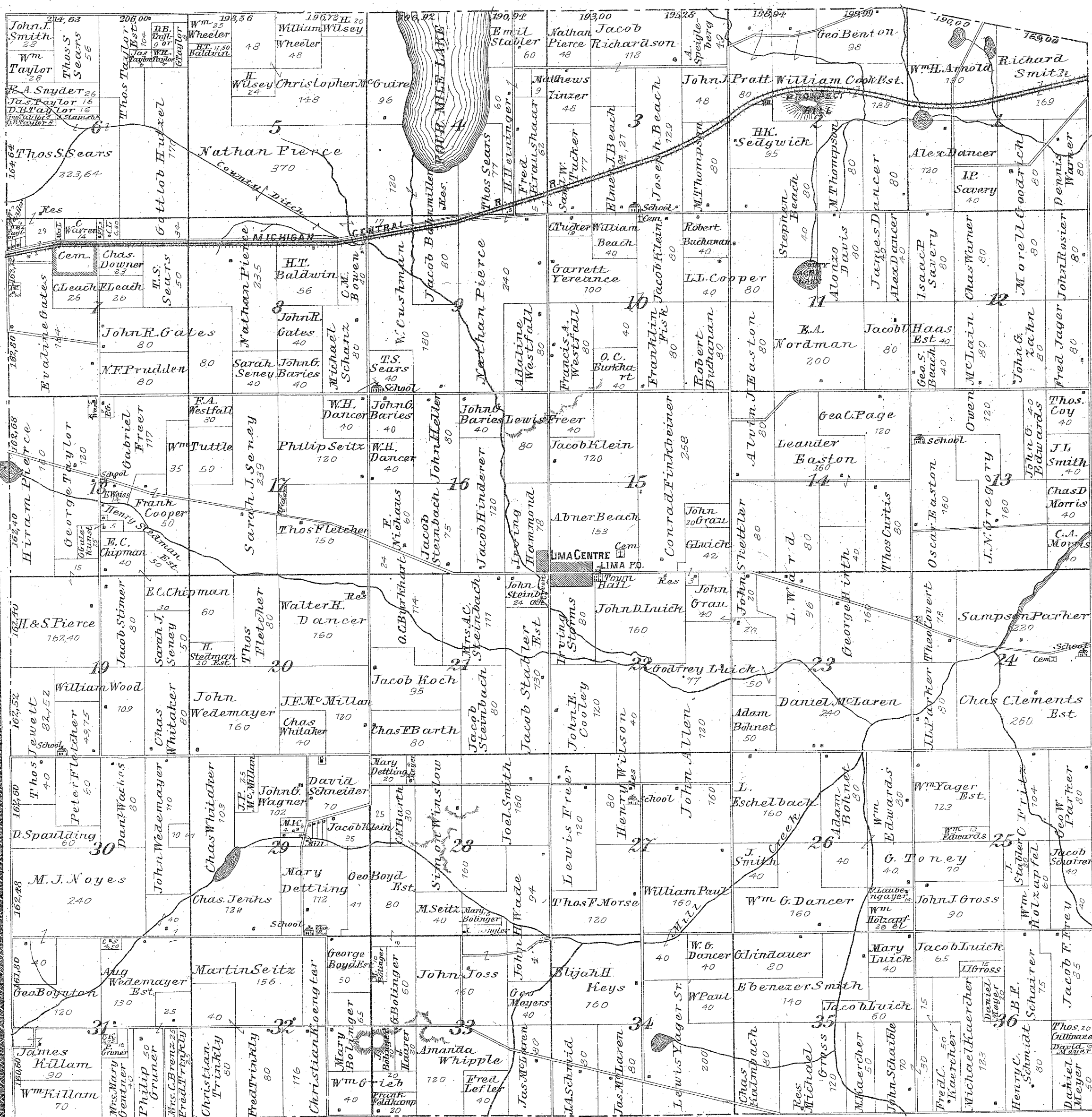
Key features and owners visible on the map include:

- Parcels and Owners:**
 - Parcel 6: Geo. Cook, John Ray, Wm. Hudson, Geo. C. Reade
 - Parcel 7: Elizabeth Welsh, Hugh Clark, William Tilford, David H. Mowers
 - Parcel 8: Patrick Walsh, Wm. Clark, Ja. Tiplady, Ja. Tiplady
 - Parcel 9: C. & J. Smith, Tho. Guinan, P. Walsh, Wm. Ryan
 - Parcel 10: Michael Ryan, William Clark, John Hughes, Thomas Birkett
 - Parcel 11: Mark Bell, Nicholas Carr, M. Ryan, C. Dubois
 - Parcel 12: Hugh McCabe, Wm. C. Stevens, John Howard, J. Howard
 - Parcel 13: Nicholas Reid, John McCabe, John Taylor, John Taylor
 - Parcel 14: John P. Welsh, John G. Lutzner, John Doody, John Doody
 - Parcel 15: John P. Welsh, John G. Lutzner, John Doody, John Doody
 - Parcel 16: H. Schultz, Wm. D. Smith, O.A. Vaughn, John Doody
 - Parcel 17: R. Whalan, Mary Brown, Ja. Reilly, E. J. Brown
 - Parcel 18: North Lake, R. Whalan, Mary Brown, Ja. Reilly
 - Parcel 19: Geo. Sly, William Warner, Tho. Murry, M.E. McNeil
 - Parcel 20: Peter Madden, Sanford Reason, W.E. Stevenson, C. & M. Lyman
 - Parcel 21: Peter Madden, Sanford Reason, W.E. Stevenson, C. & M. Lyman
 - Parcel 22: Catharine Baker, Alfred Lavey, Mrs. Jos. McGinness, Christopher Lavey
 - Parcel 23: John McGinness, John McGinness, John McGinness, John McGinness
 - Parcel 24: Geo. L. Boyden, T. McComb, L.H. Jones, L.H. Jones
 - Parcel 25: L.H. Jones, L.H. Jones, L.H. Jones, L.H. Jones
 - Parcel 26: Gottlieb Andres, Geo. Stoll, Patrick Fleming, William Stevens
 - Parcel 27: Christopher Lavey, John E. Hall, John E. Hall, John E. Hall
 - Parcel 28: Ann Neeb, John Schandelt, Geo. Spiegelberg, Mary Becker
 - Parcel 29: Frederick Warner, John Schandelt, Geo. Spiegelberg, Mary Becker
 - Parcel 30: West Lake, John Schandelt, Geo. Spiegelberg, Mary Becker
 - Parcel 31: Peter Hindelang, Jos. Stapich, Ja. Sully, Wm. Wheeler
 - Parcel 32: Michael McGuire, Wm. H. Wilsey, Frederick Warner, John Schandelt
 - Parcel 33: John Schandelt, Geo. Spiegelberg, Mary Becker, John Schandelt
 - Parcel 34: John Schandelt, Geo. Spiegelberg, Mary Becker, John Schandelt
 - Parcel 35: William Arnold, John Schandelt, Geo. Spiegelberg, Mary Becker
 - Parcel 36: John Schandelt, Geo. Spiegelberg, Mary Becker, John Schandelt
- Lakes:** North Lake, Portage Lake, West Lake, Four Mile Lake.
- Other Features:** Roads, fences, and other landmarks.

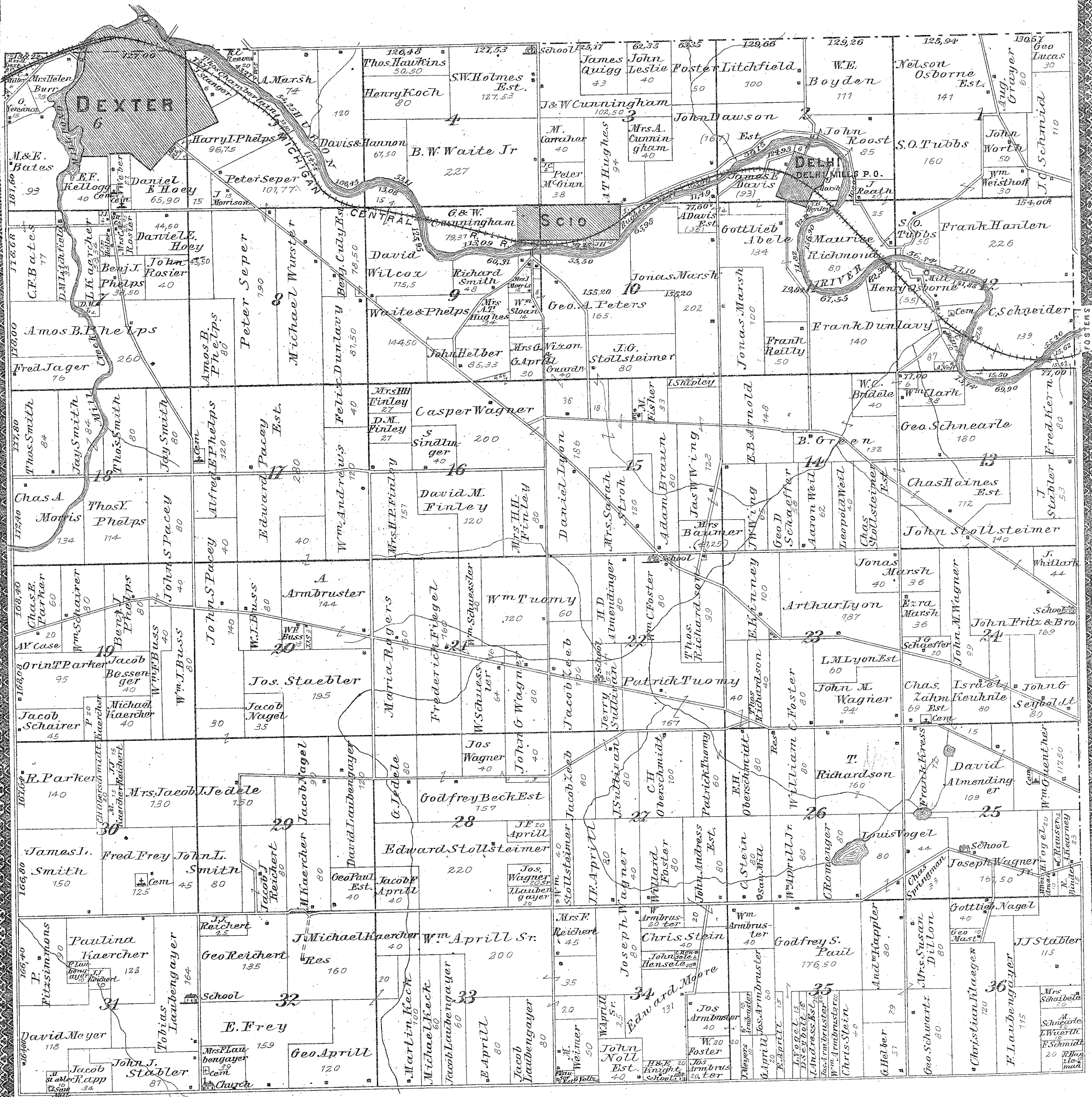
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This is a detailed historical map of a section of the Town of Chelsea, Massachusetts. The map shows a grid of property lots, each labeled with the owner's name and the lot's acreage. The map is divided into sections numbered 1 through 36. The title "TOWN OF CHELSEA" is prominently displayed in the center. Key geographical features include "MILL LAKE" and "HOOKED LAKE". A diagonal road, likely the Chelsea River or a canal, runs through the center of the map. The map includes lot numbers, owner names, and acreage. The map is a black and white reproduction of a historical document.

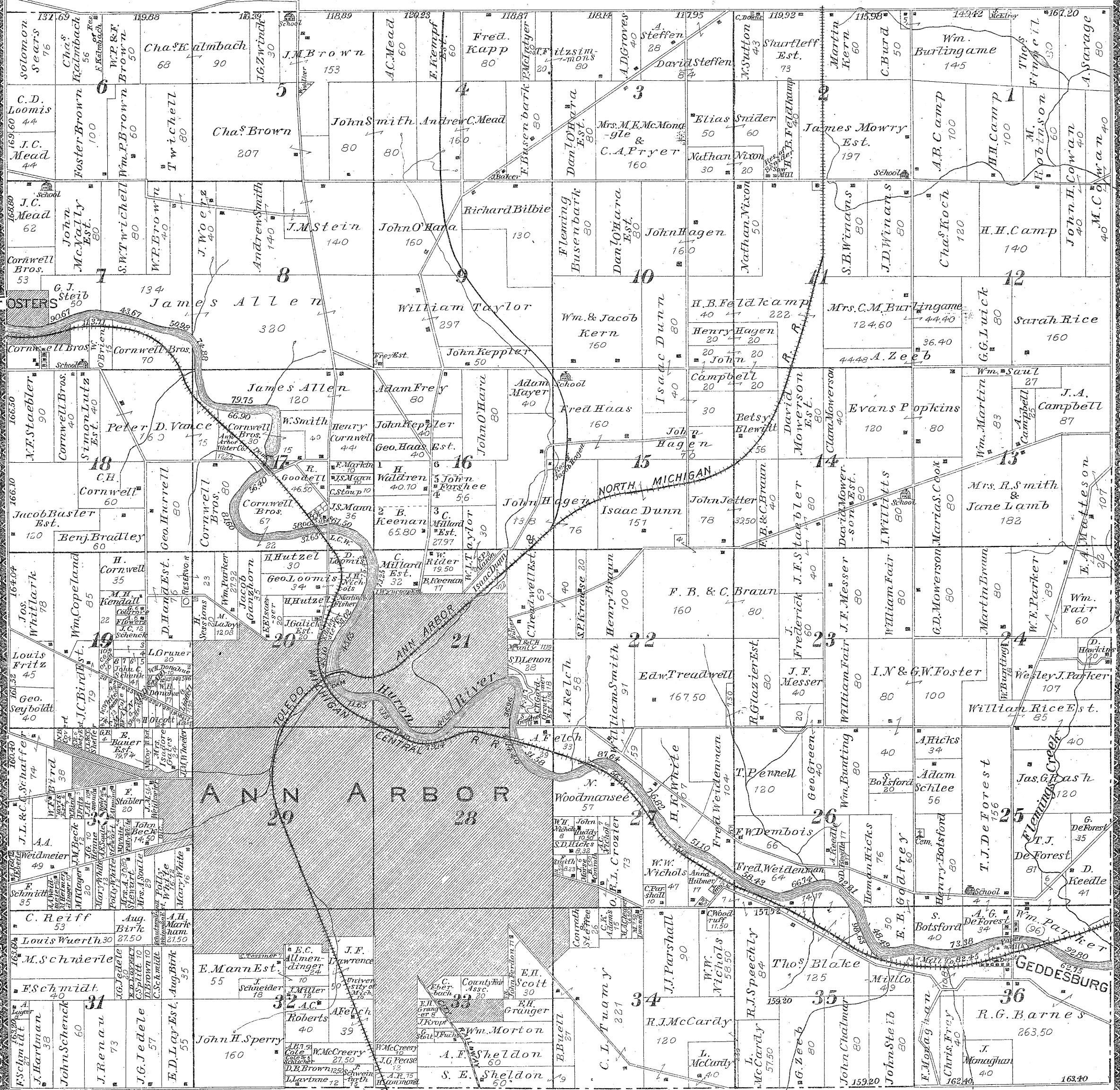
Scale 2 Inches to one Mile. Township 2 South Range 4 East of the Meridian of Michigan



Scale 2 Inches to one Mile Township 2 South Range 5 East of the Meridian of Michigan



Scale 2 Inches to one Mile. Townships 2 South Range 6 East of the Meridian of Michigan



This is a detailed plat map of a section of the Town of Duxbury, Massachusetts. The map shows a grid of land parcels, each labeled with the owner's name and the parcel's area in acres. The parcels are numbered 1 through 34, corresponding to the sections of the town. The map includes various landmarks, such as the Duxbury School, the Duxbury Church, and the Duxbury Town Hall. The map is oriented with North at the top.

Section 1: Owners include Walter Stafford, John W. Nanry, and George W. Gale.

Section 2: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 3: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 4: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 5: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 6: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 7: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 8: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 9: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 10: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 11: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 12: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 13: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 14: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 15: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 16: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 17: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 18: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 19: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 20: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 21: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 22: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 23: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 24: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 25: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

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Section 27: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 28: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

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Section 30: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 31: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 32: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 33: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

Section 34: Owners include John W. Nanry, George W. Gale, and John W. Nanry.

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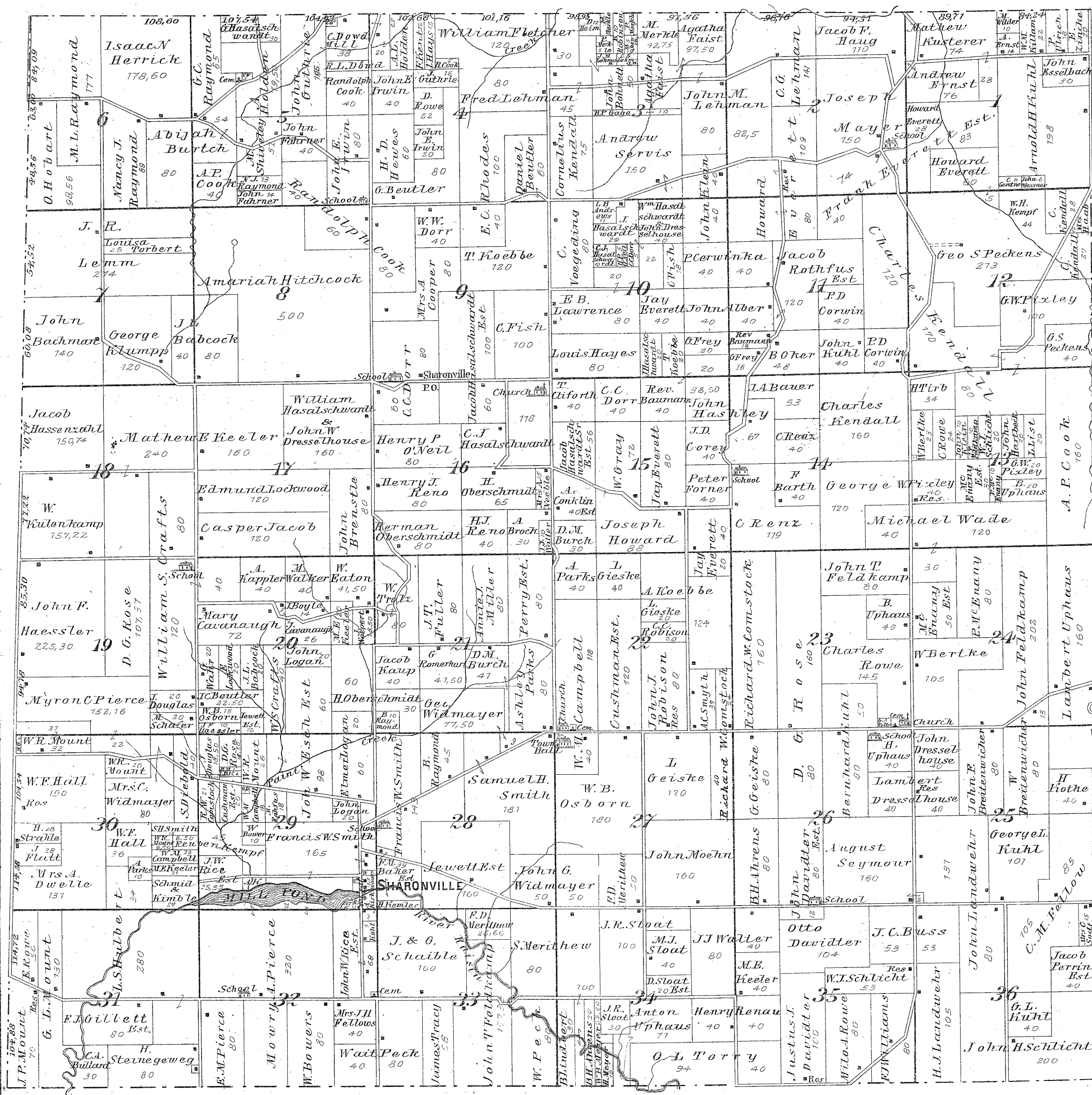
[illegible]

SALINE

[illegible]

[illegible]

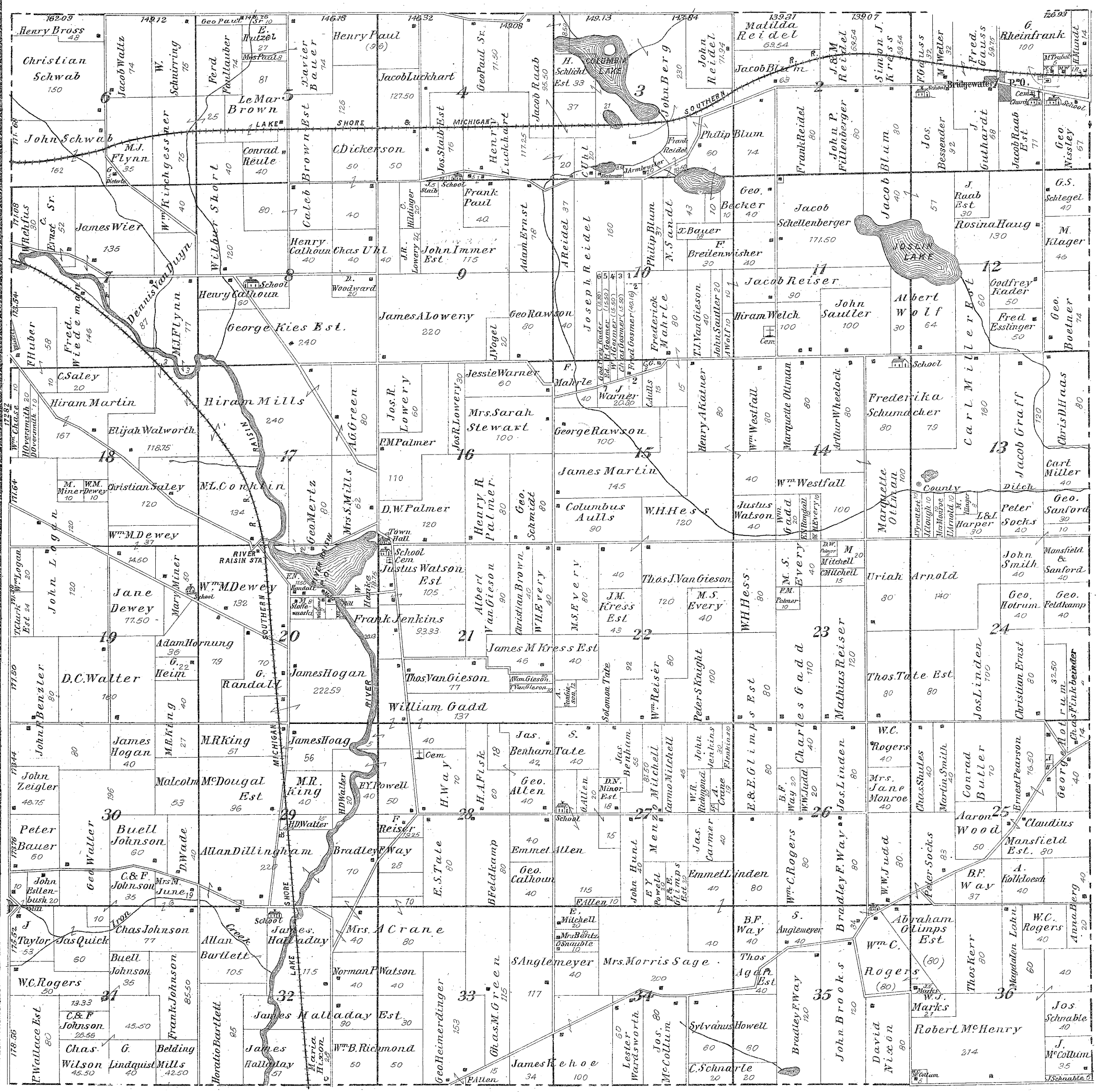
Scale 2 Inches To one Mile. Townships 3 South Range 3 East of the Meridian of Michigan



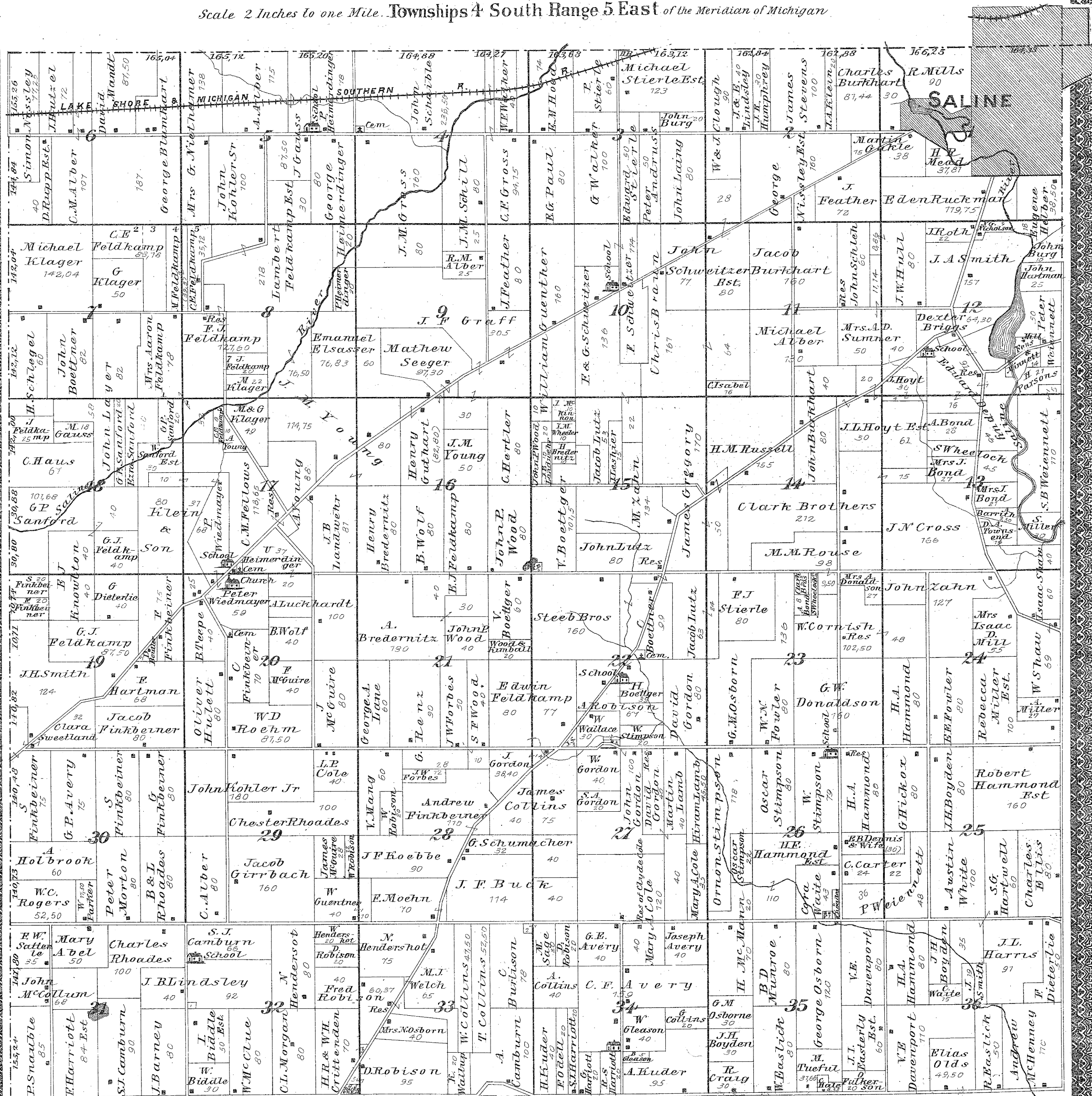
This is a detailed historical map of Manchester, New Hampshire, showing property lots, owner names, and street layouts. The map includes labels for 'MANCHESTER' and 'SOUTHERN' streets, and numerous individual property owners such as C.A. Ballard, M.P. Prout, and John F. Spafard. The map is divided into numbered sections (1-36) and shows various landmarks like 'THORN LAKE' and 'MICHIGAN LAKE'.

MAP OF BRIDGE WATER

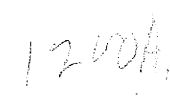
Scale 2 Inches to one Mile. Townships 4 South Range 4 East of the Meridian of Michigan



Scale 2 Inches to one Mile. Townships 4 South Range 5 East of the Meridian of Michigan



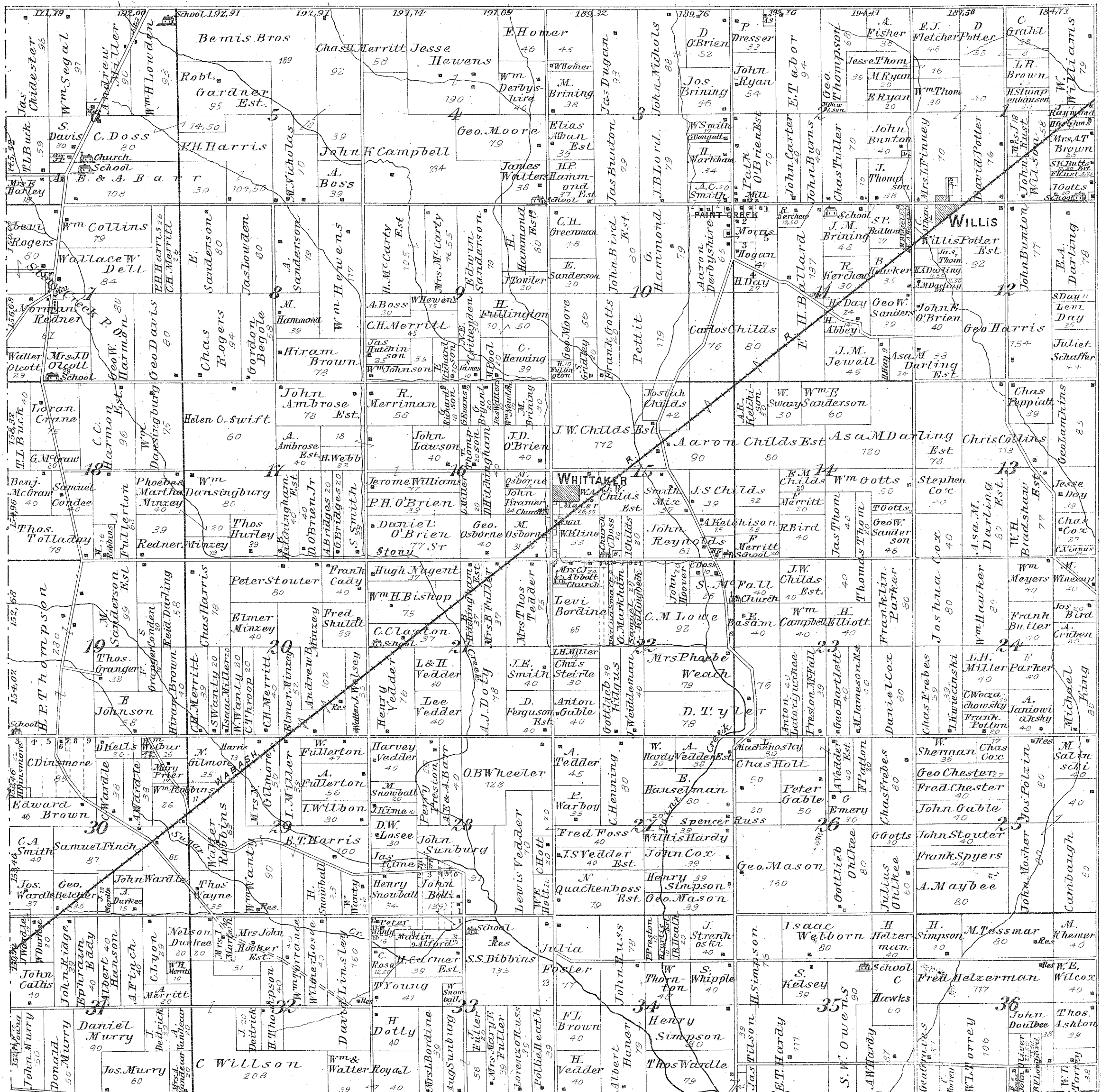
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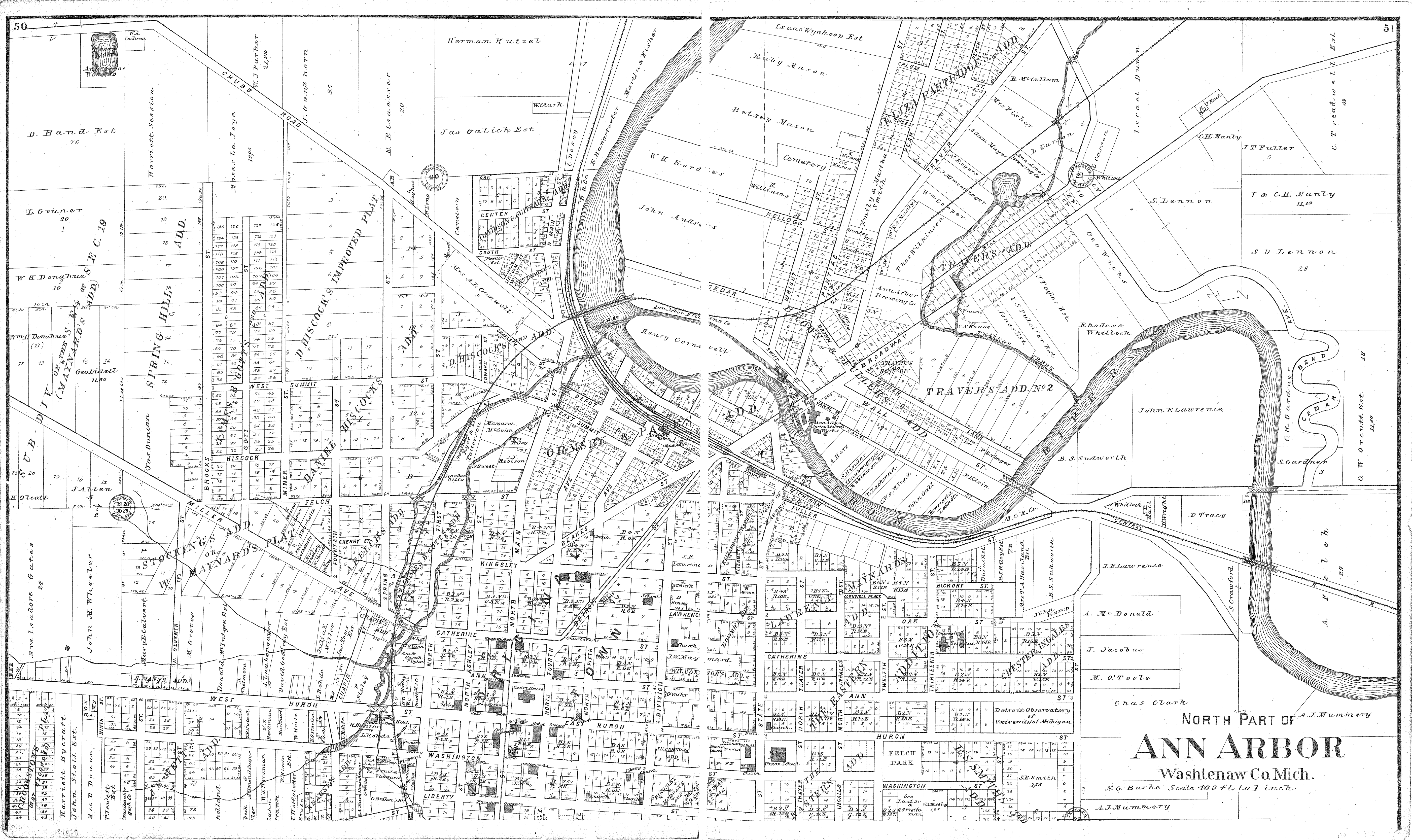


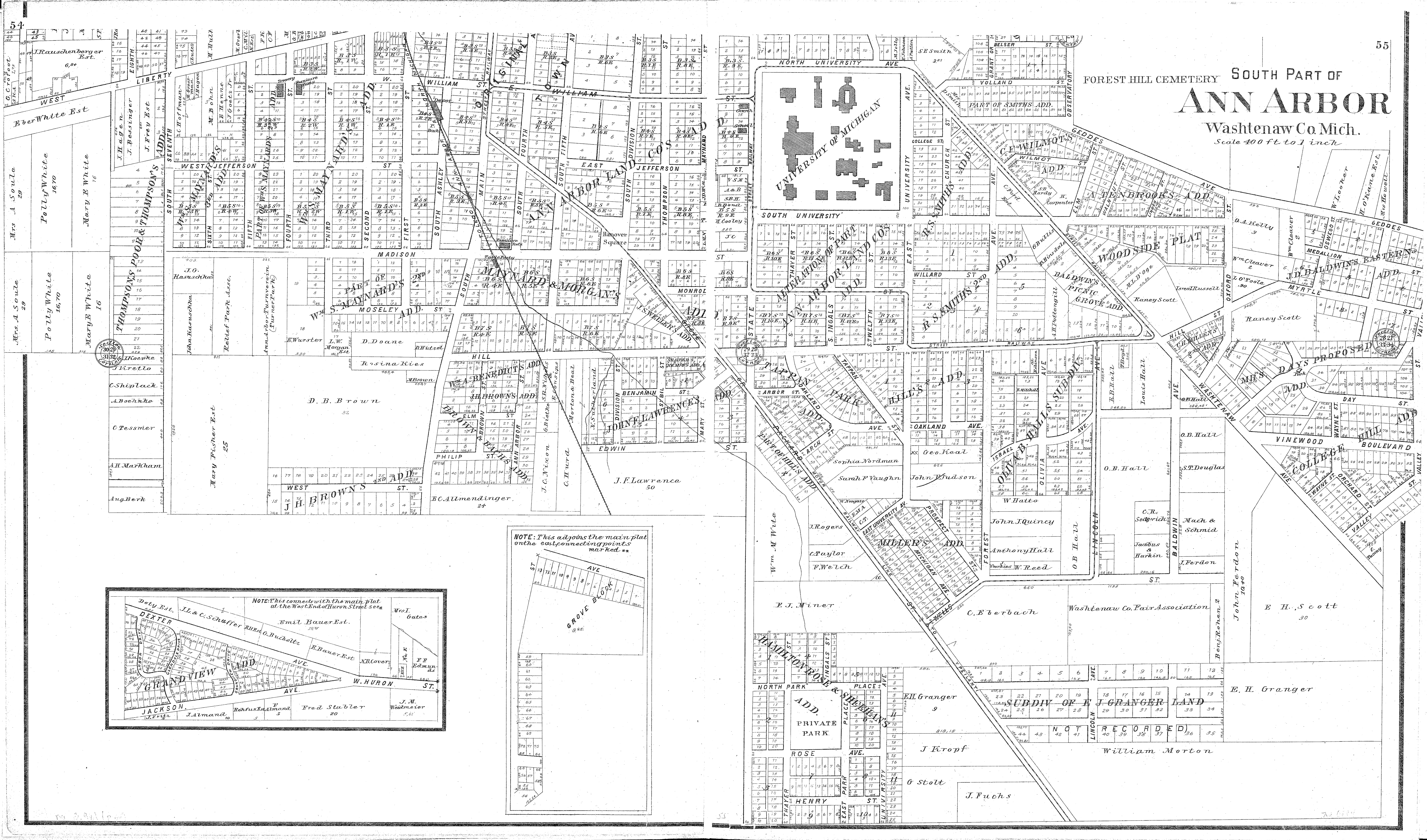
MILAN

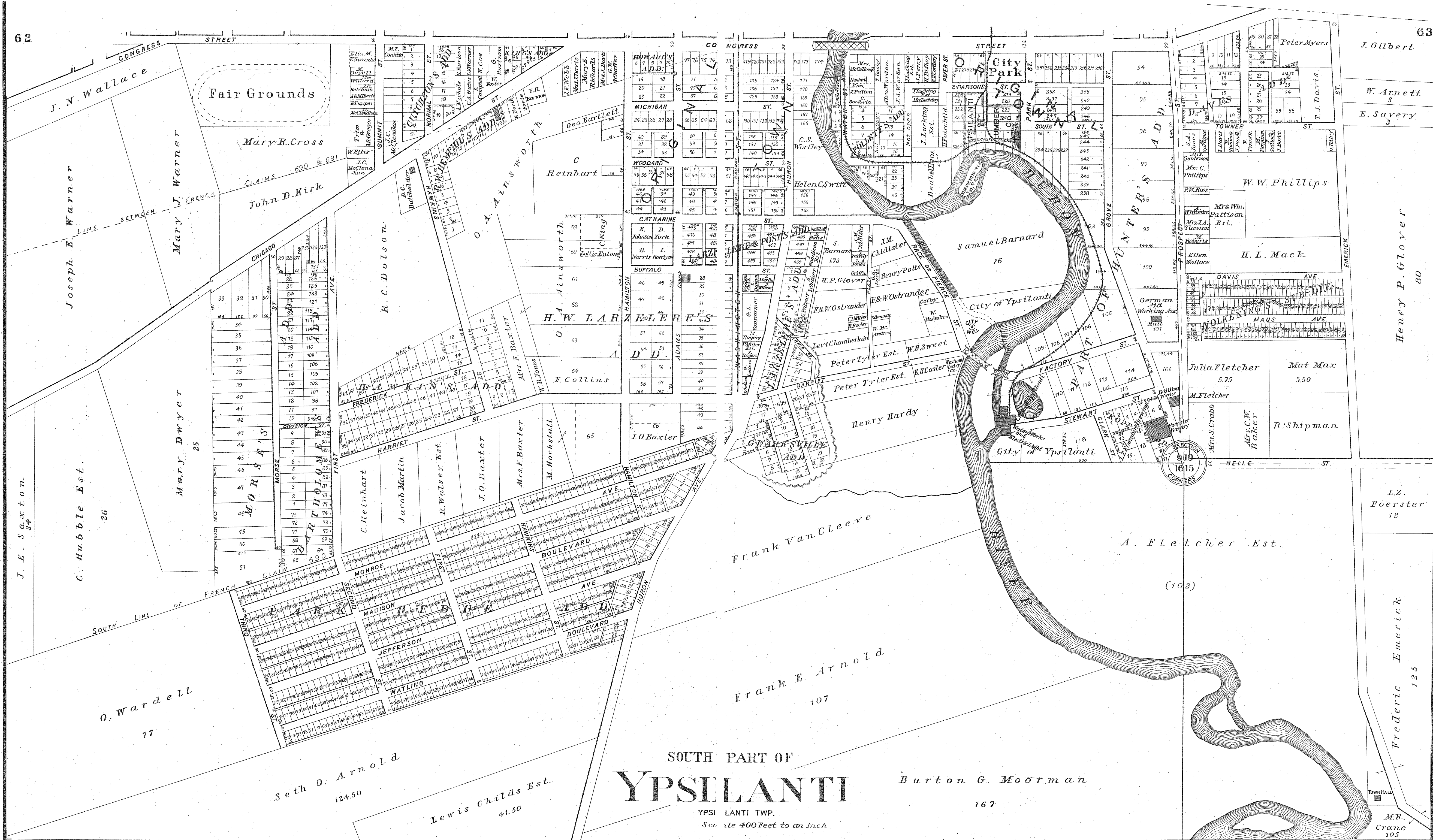
MAP OF AUGUSTA

Scale 2 Inches to one Mile. Townships 4 South Range 7 East of the Meridian of Michigan









SOUTH PART OF
YPSILANTI

YPSI LANTI TWP.
Scale 400 Feet to an Inch

Burton G. Moorman

167

M.R. Crane
105



SIO TWP.

Scale 400 ft. to 1 inch

SALINE

LOCATED AT THE CORNERS OF
SALINE, LODI, PITTSFIELD & YORK TOWNS.
Scale 400 Feet to 1 Inch.

Ruel Mills 80

Charles Burkhardt 30

ADOLPH 30

ADOLPH 30

ADOLPH 30

ADOLPH 30

ADOLPH 30

ADOLPH 30

ADOLPH 30

ADOLPH 30

ADOLPH 30

ADOLPH 30

ADOLPH 30

G.W. Hall

A. Sour

H. Hall Est.

M.L. Forbes

Alfred Miller

G.W. Hall

H.B. Bassett

Arbeiter Society

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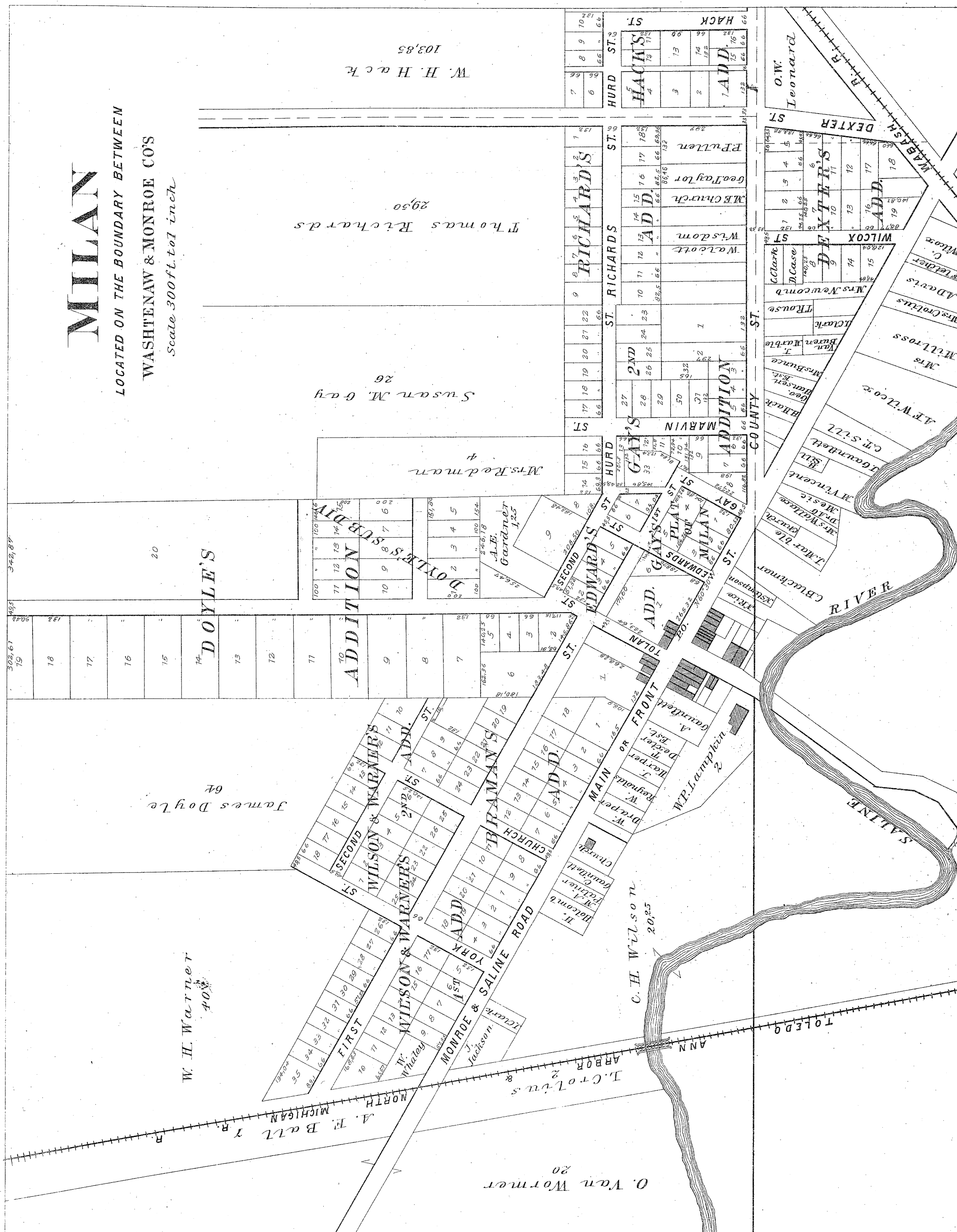
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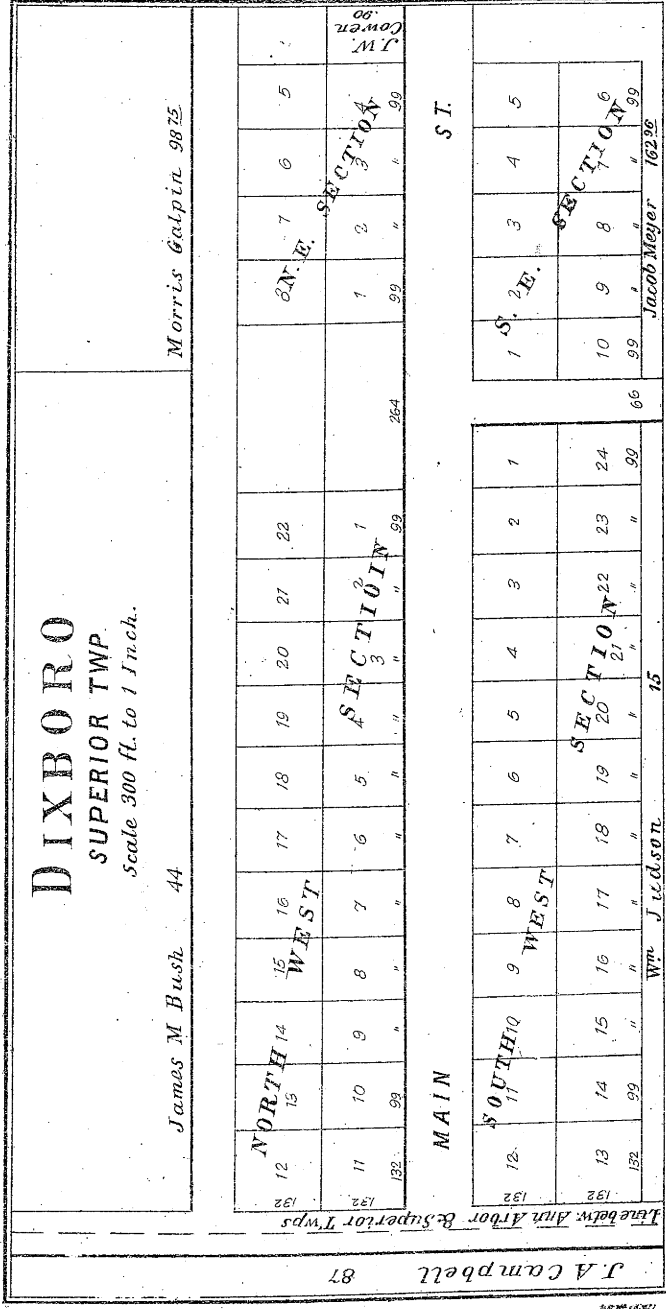
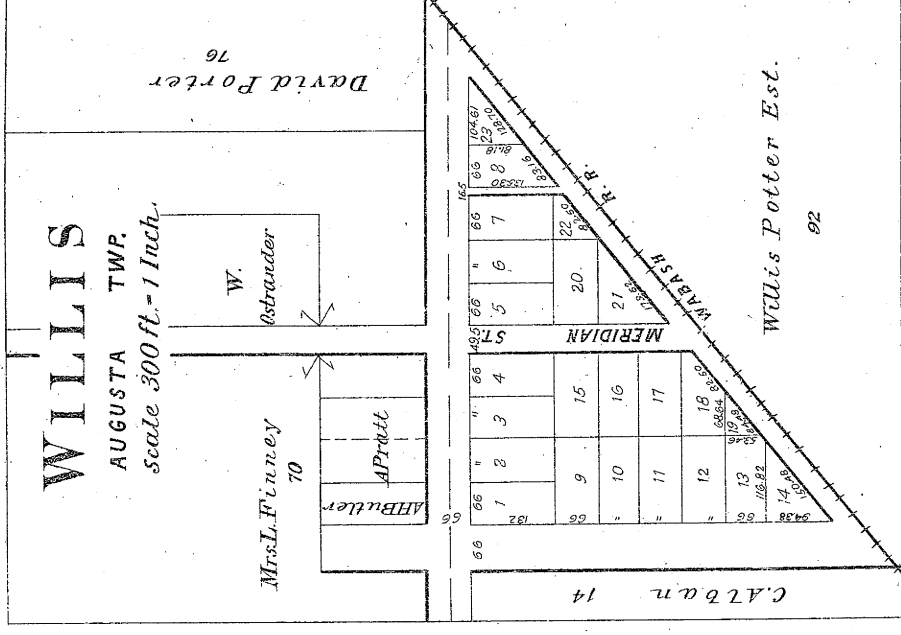
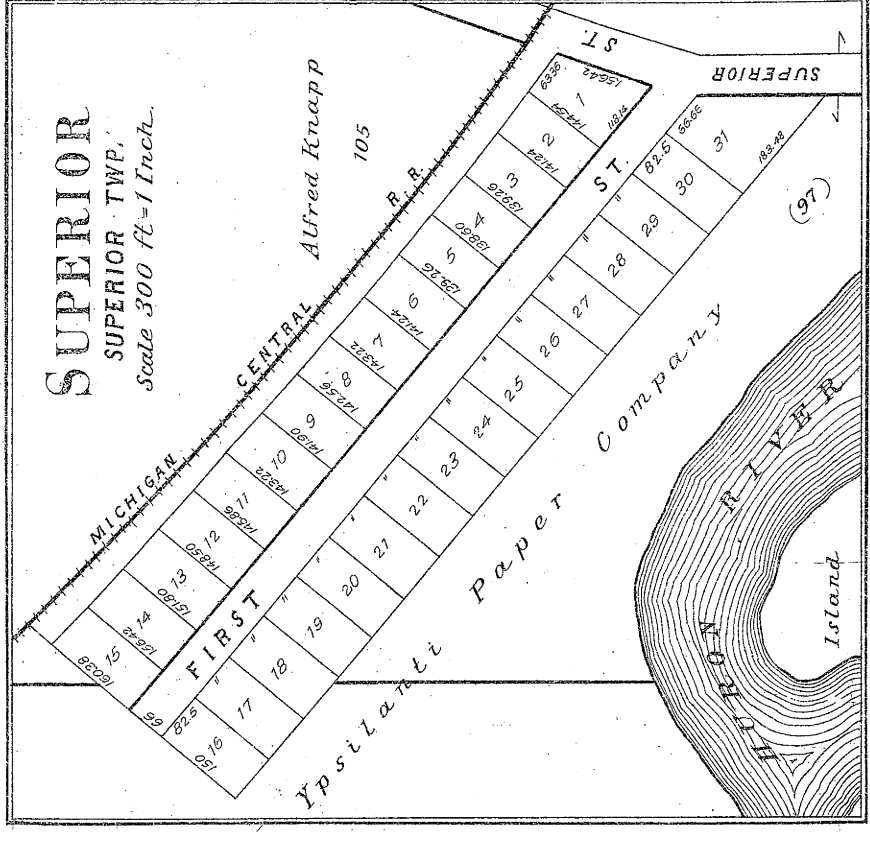
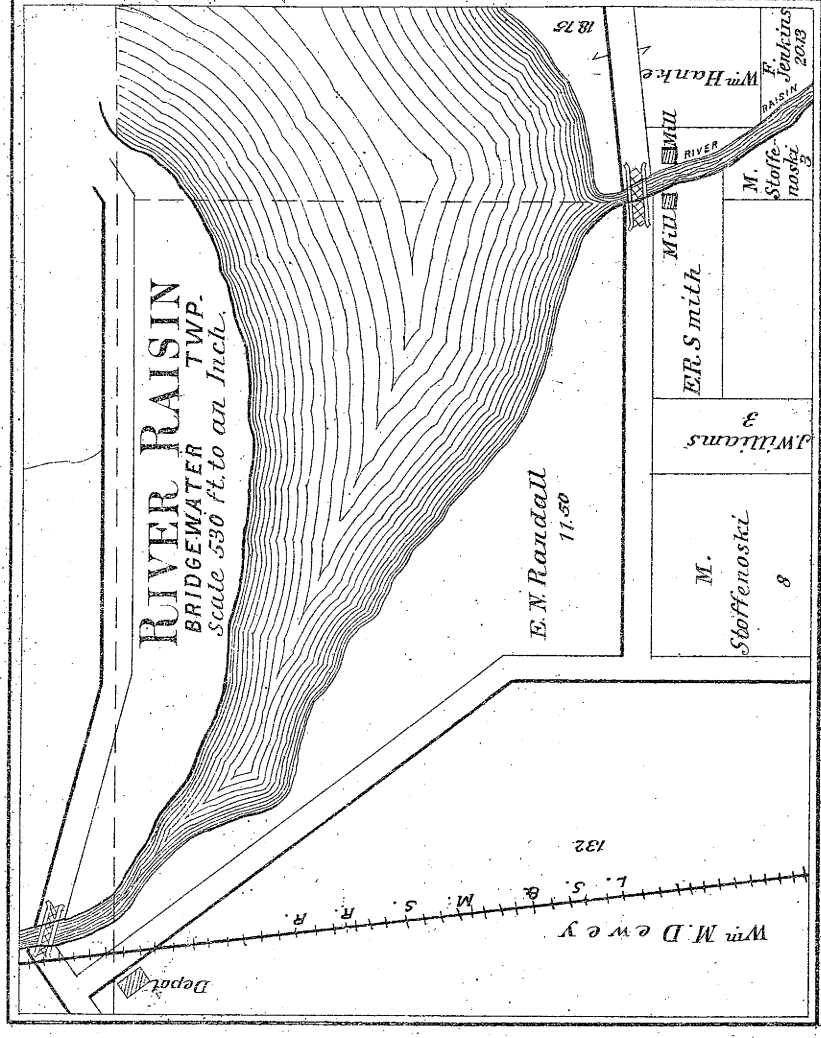
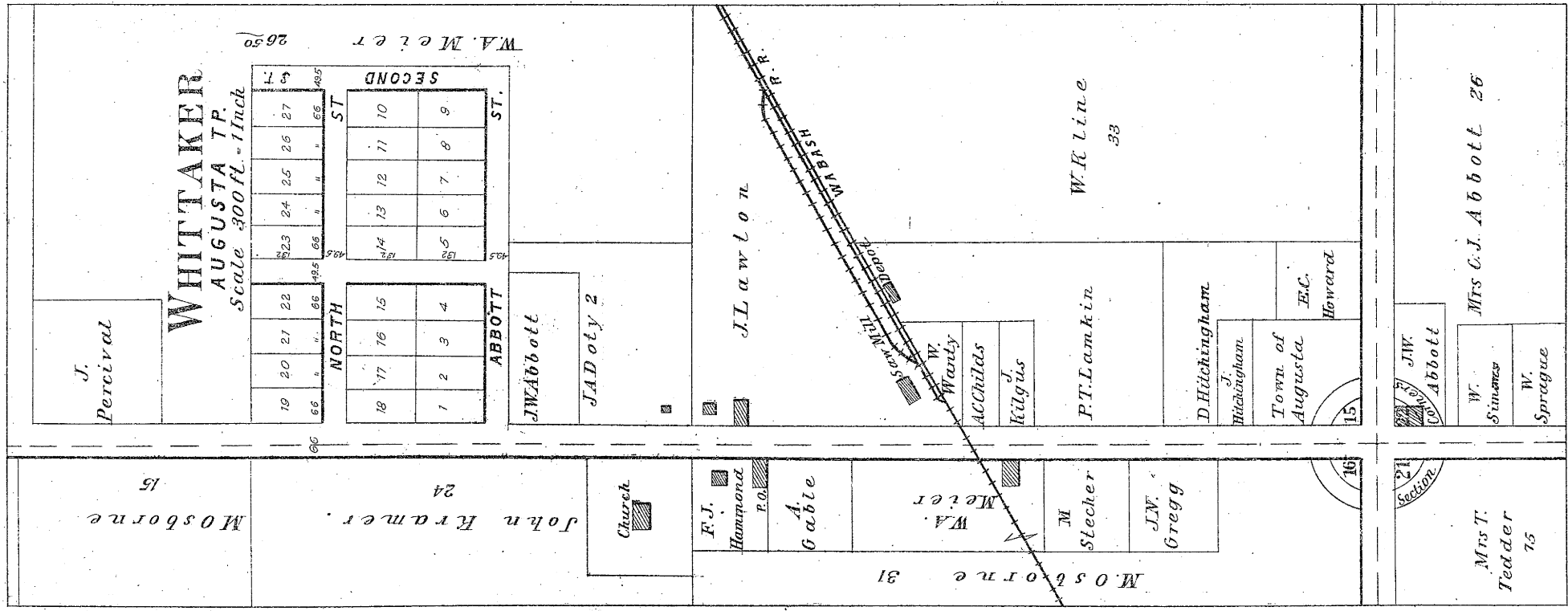
SHORE

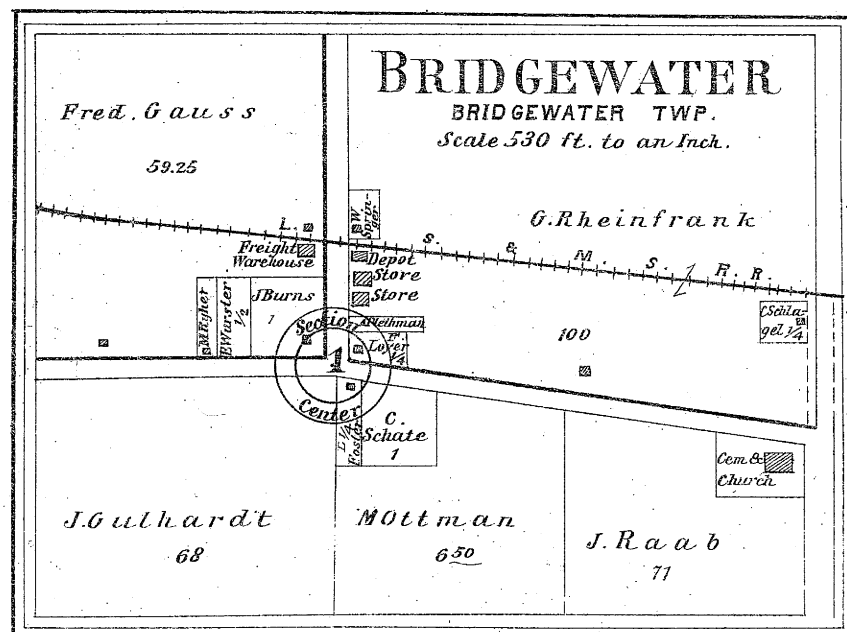
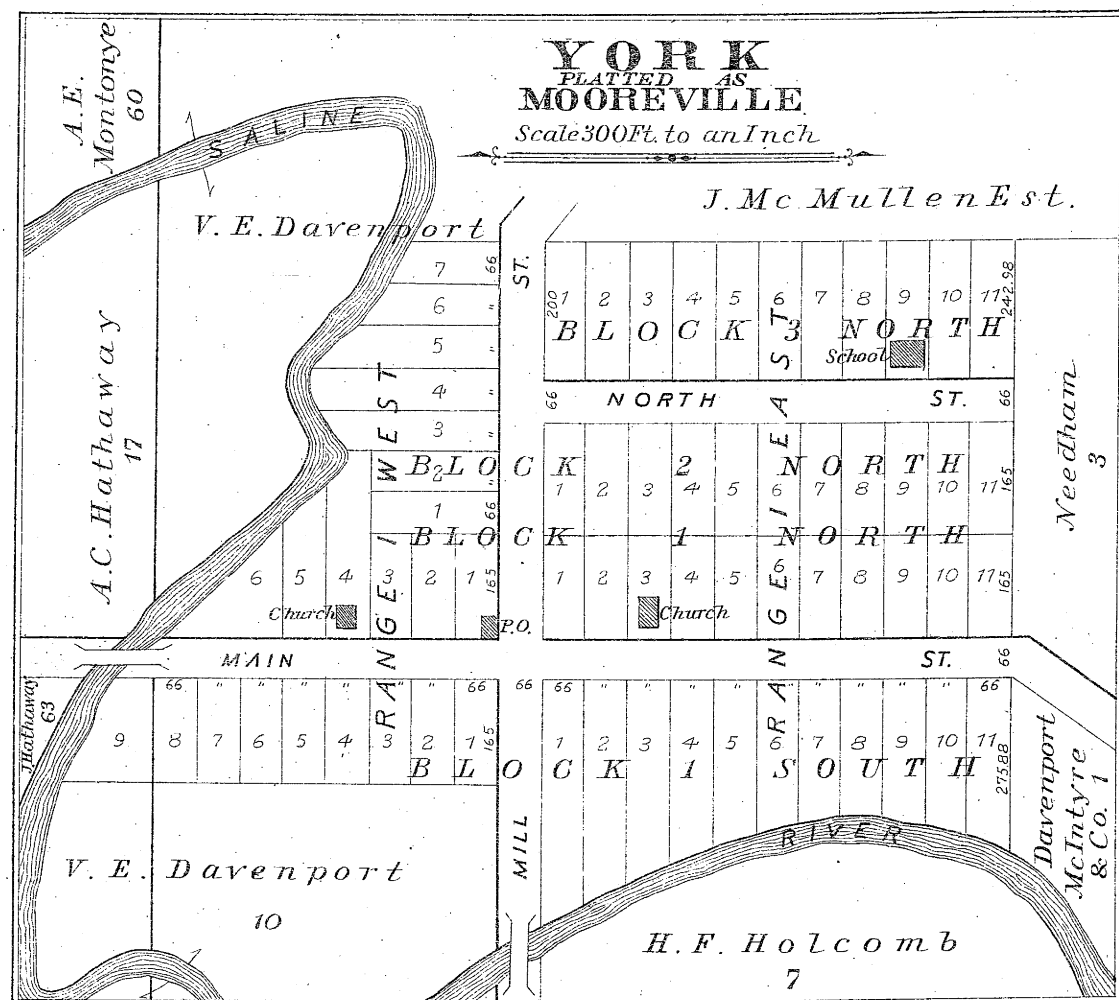
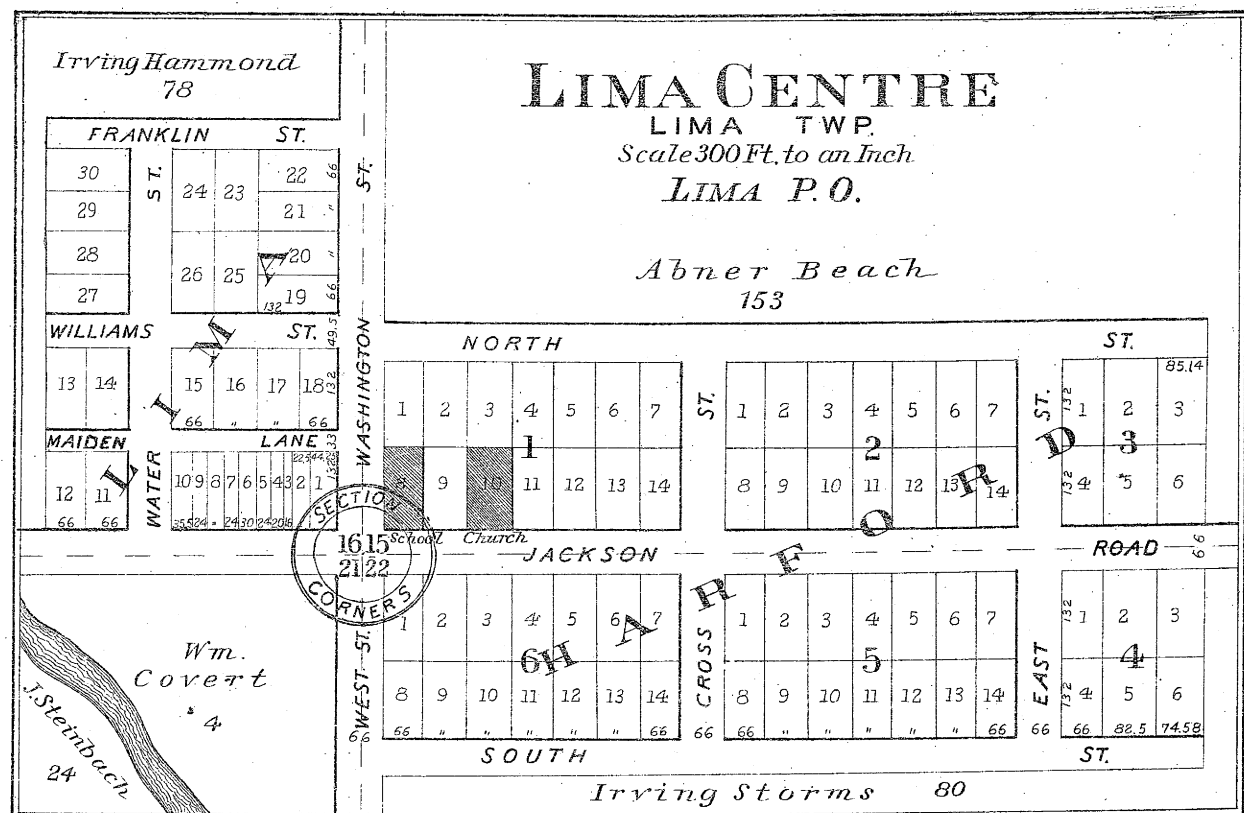
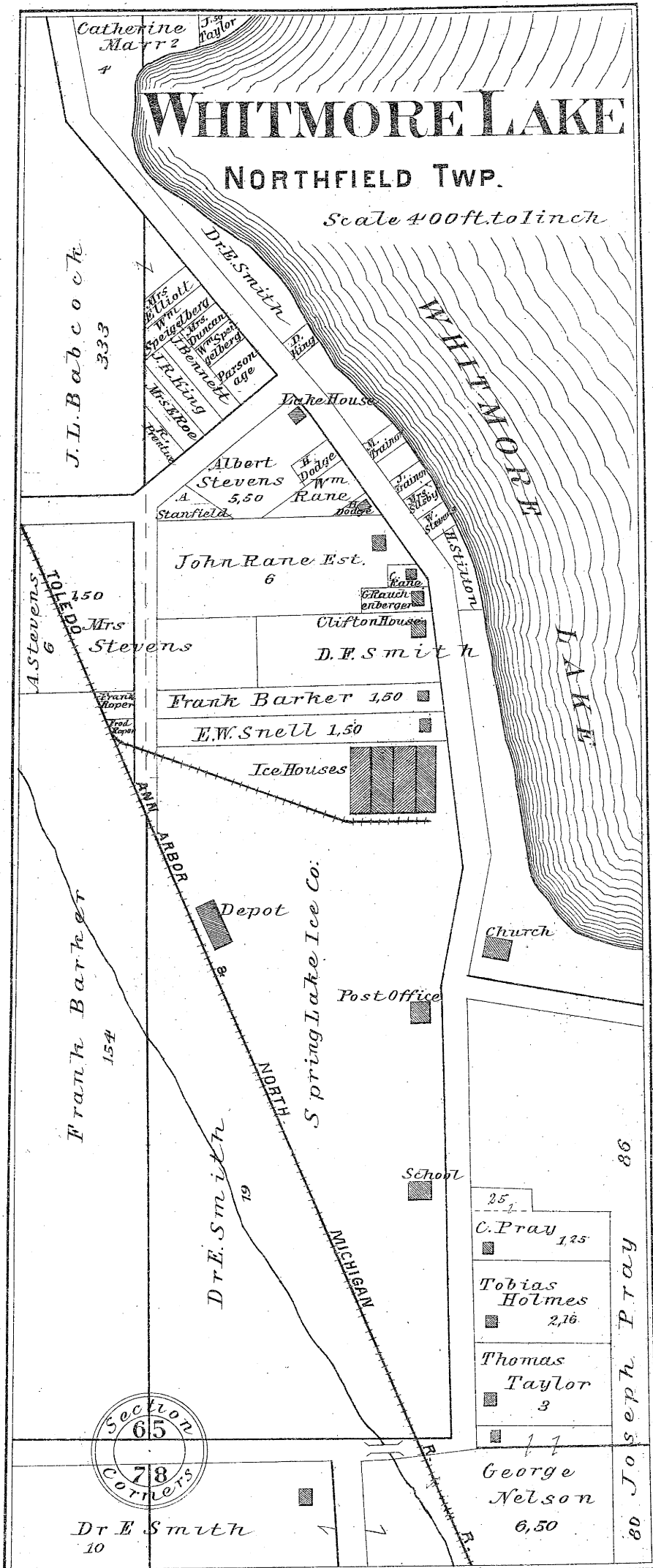
LOCATED ON THE BOUNDARY BETWEEN

WASHTEAW & MONROE CO'S

Scale 300 ft. to 1 inch



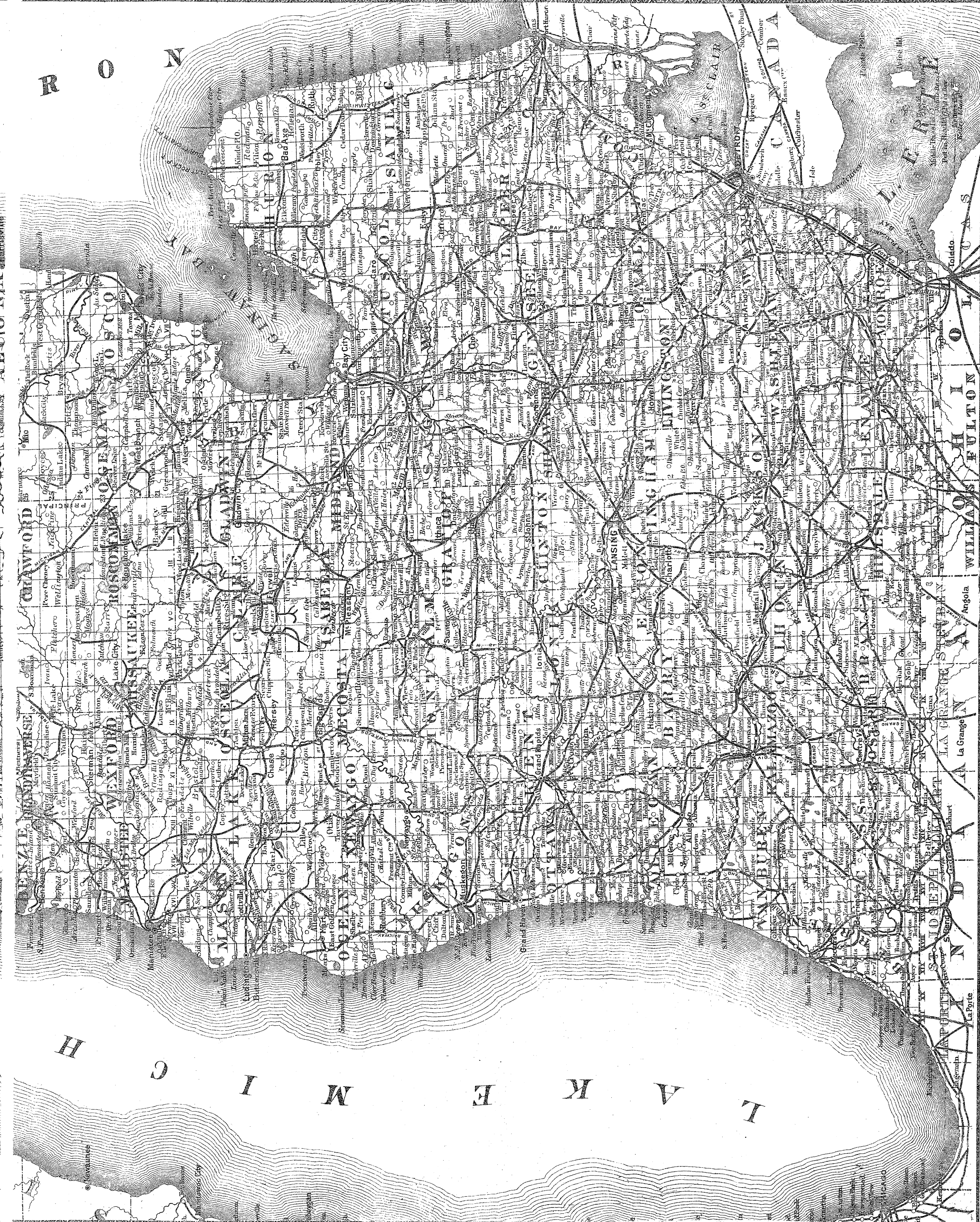
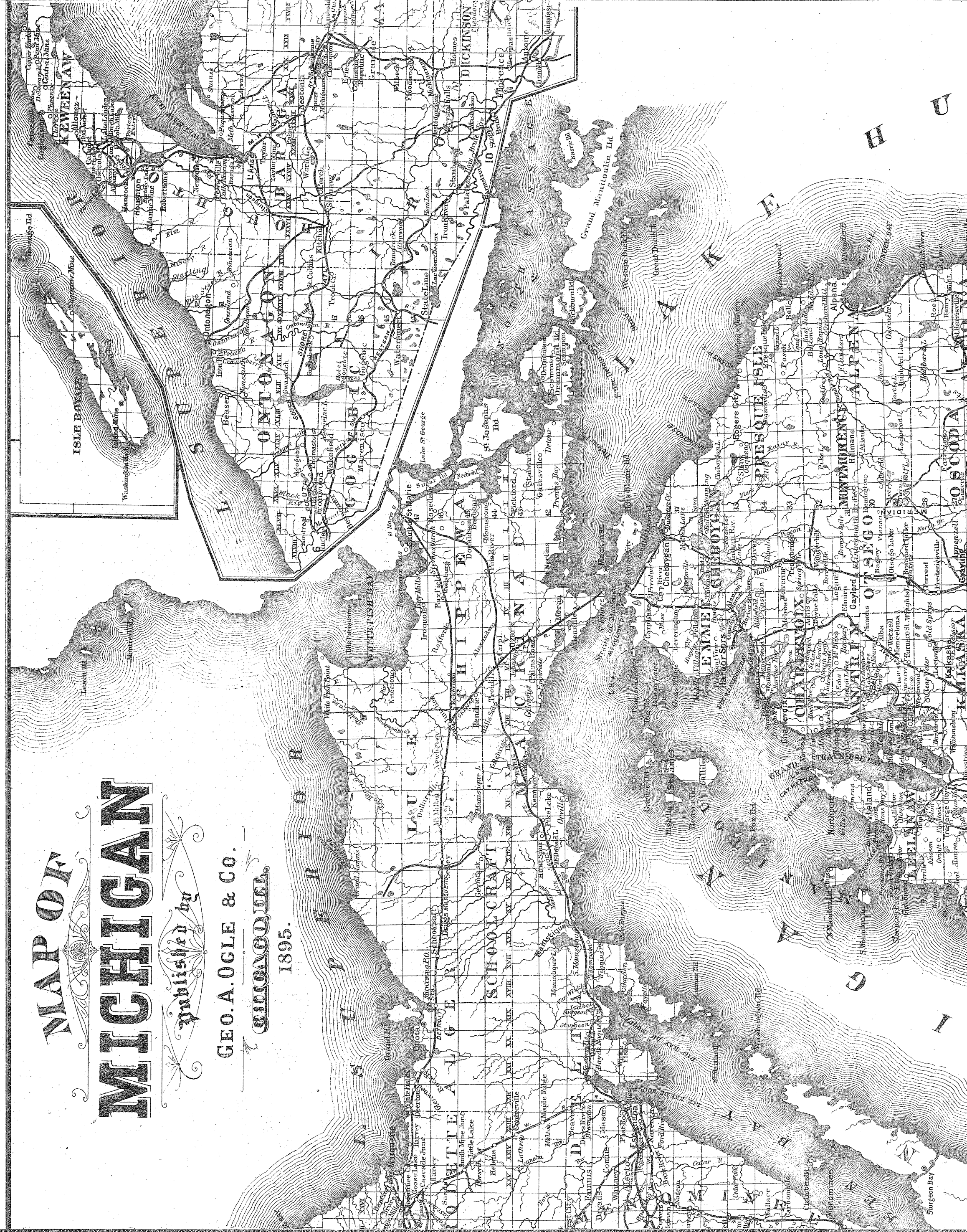


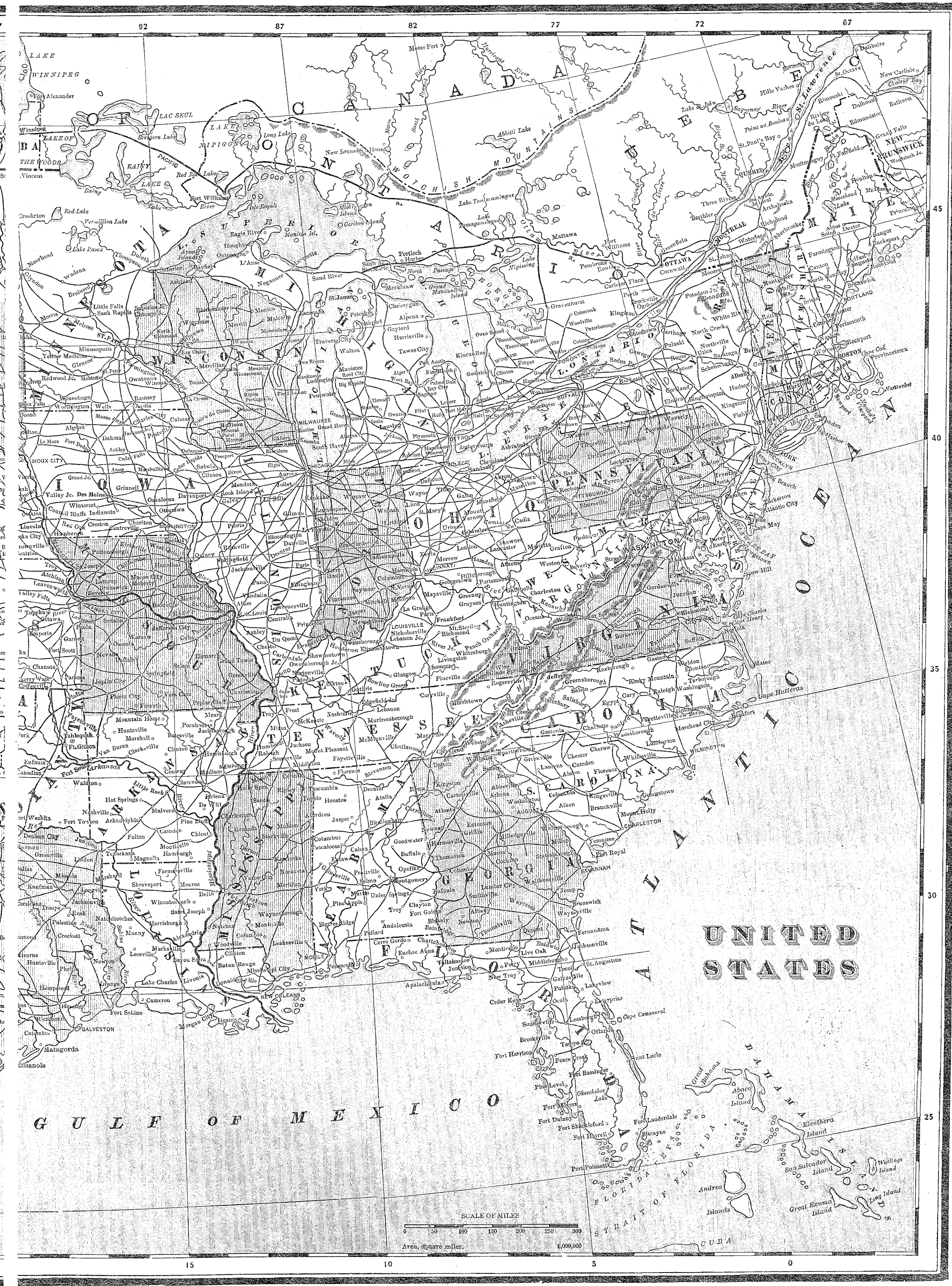
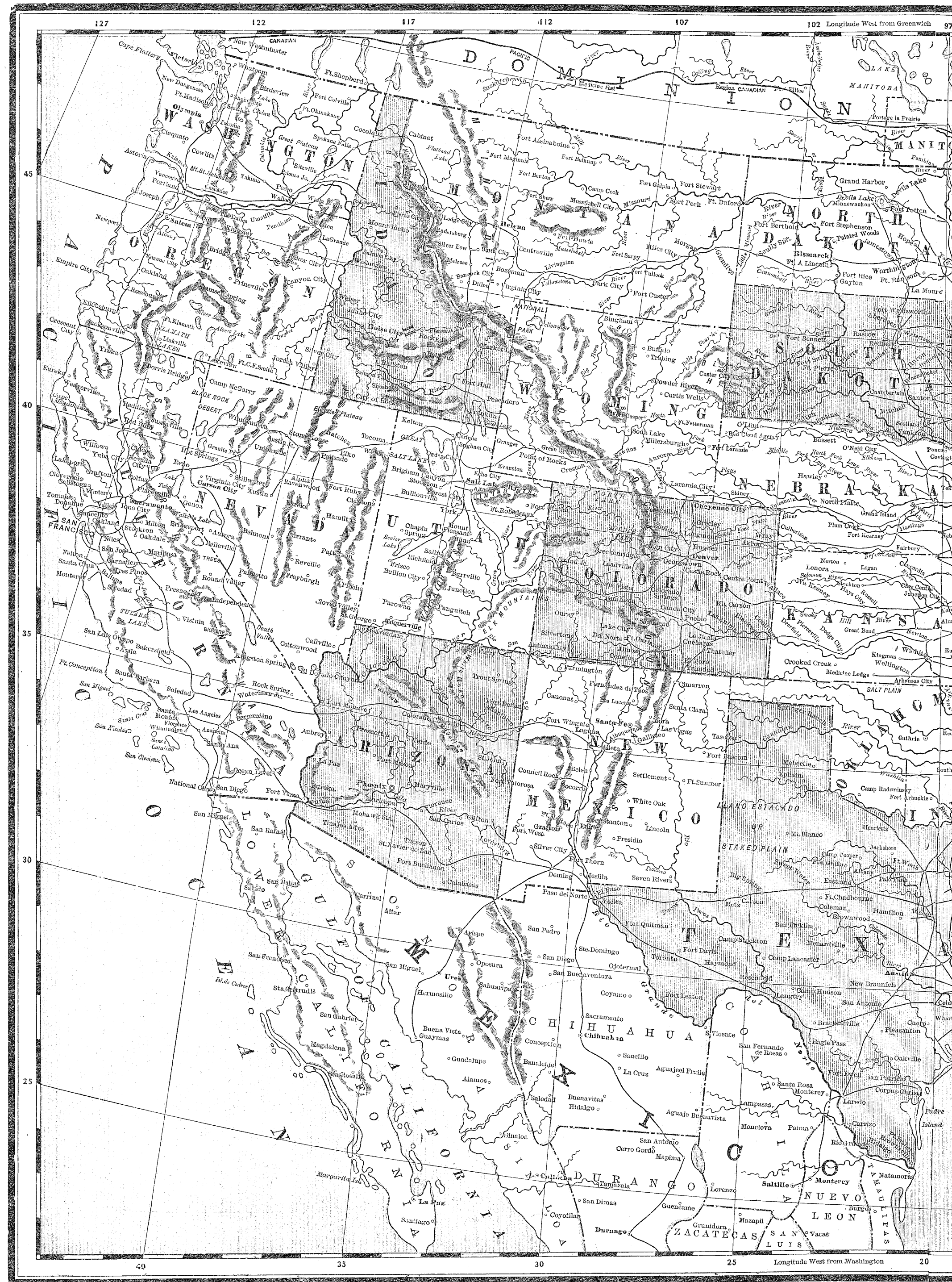


INDEX.

MAP OF MICHIGAN

published by
GEO. A. OGLE & CO.
CHICAGO, ILL.
1895.





STATISTICS

OF THE Principal Countries

WEALTH OF NATIONS.

United States	47,475,000,000
Great Britain	43,600,000,000
France	40,000,000,000
Germany	31,615,000,000
Russia	21,615,000,000
Austria	18,955,000,000
Italy	11,775,000,000
Spain	7,965,000,000
Holland	4,985,000,000
Norway and Sweden	4,885,000,000
Belgium	3,900,000,000
Canada	3,250,000,000
Mexico	3,190,000,000
Australia	2,950,000,000
Portugal	1,855,000,000
Denmark	1,830,000,000
Argentina	1,660,000,000
Republic	1,620,000,000
Switzerland	1,620,000,000
Greece	1,055,000,000

NATIONAL DEBTS.

France	\$4,555,000,000
Great Britain	3,845,000,000
Russia	2,765,000,000
Austria	2,095,000,000
Spain	1,850,000,000
United States	1,835,000,000
Germany	1,145,000,000
India	780,000,000
Turkey	550,000,000
Egypt	530,000,000
Australia	485,000,000
Portugal	470,000,000
Holland	400,000,000
Belgium	310,000,000
Canada	200,000,000
Sweden and Norway	100,000,000
Greece	90,000,000

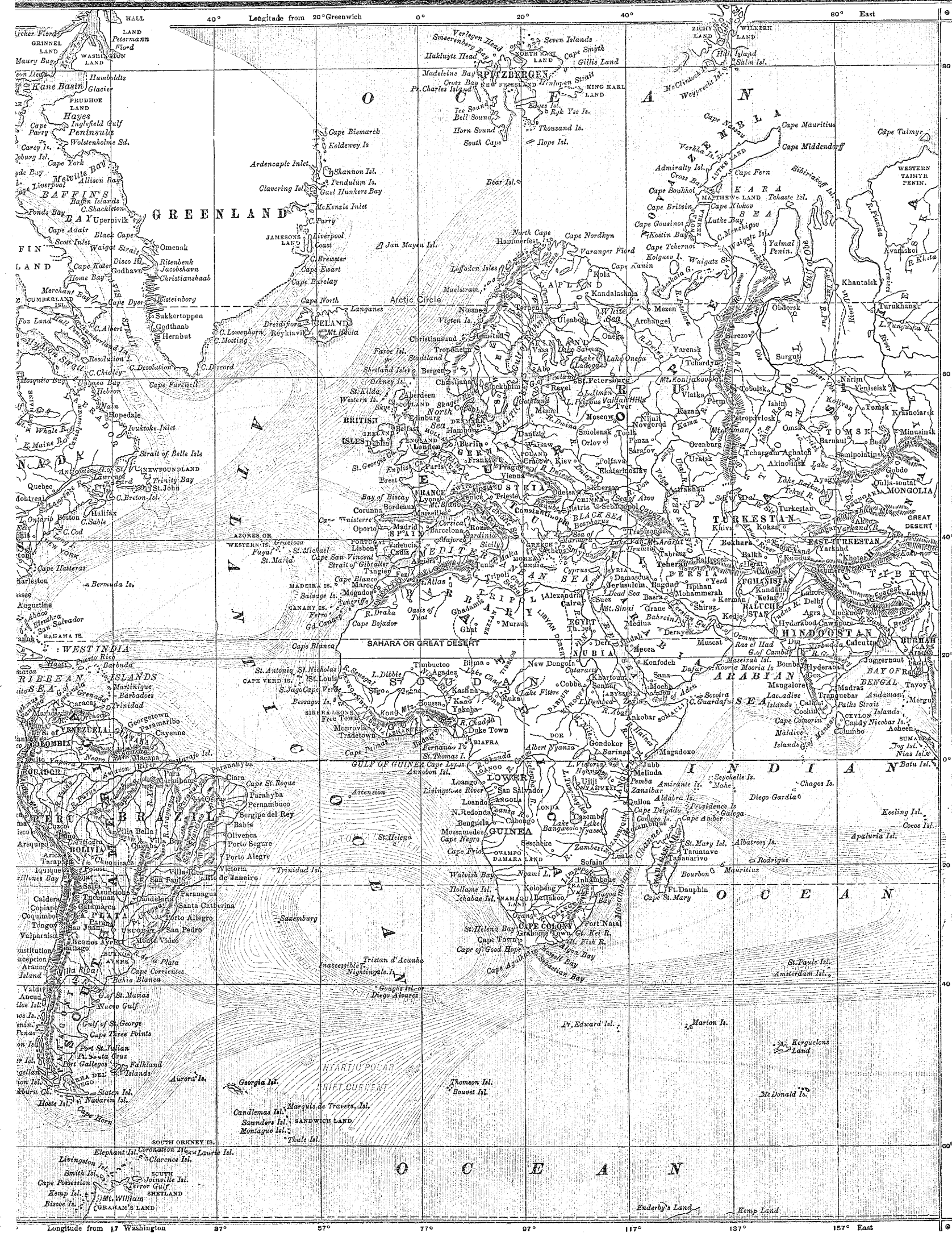
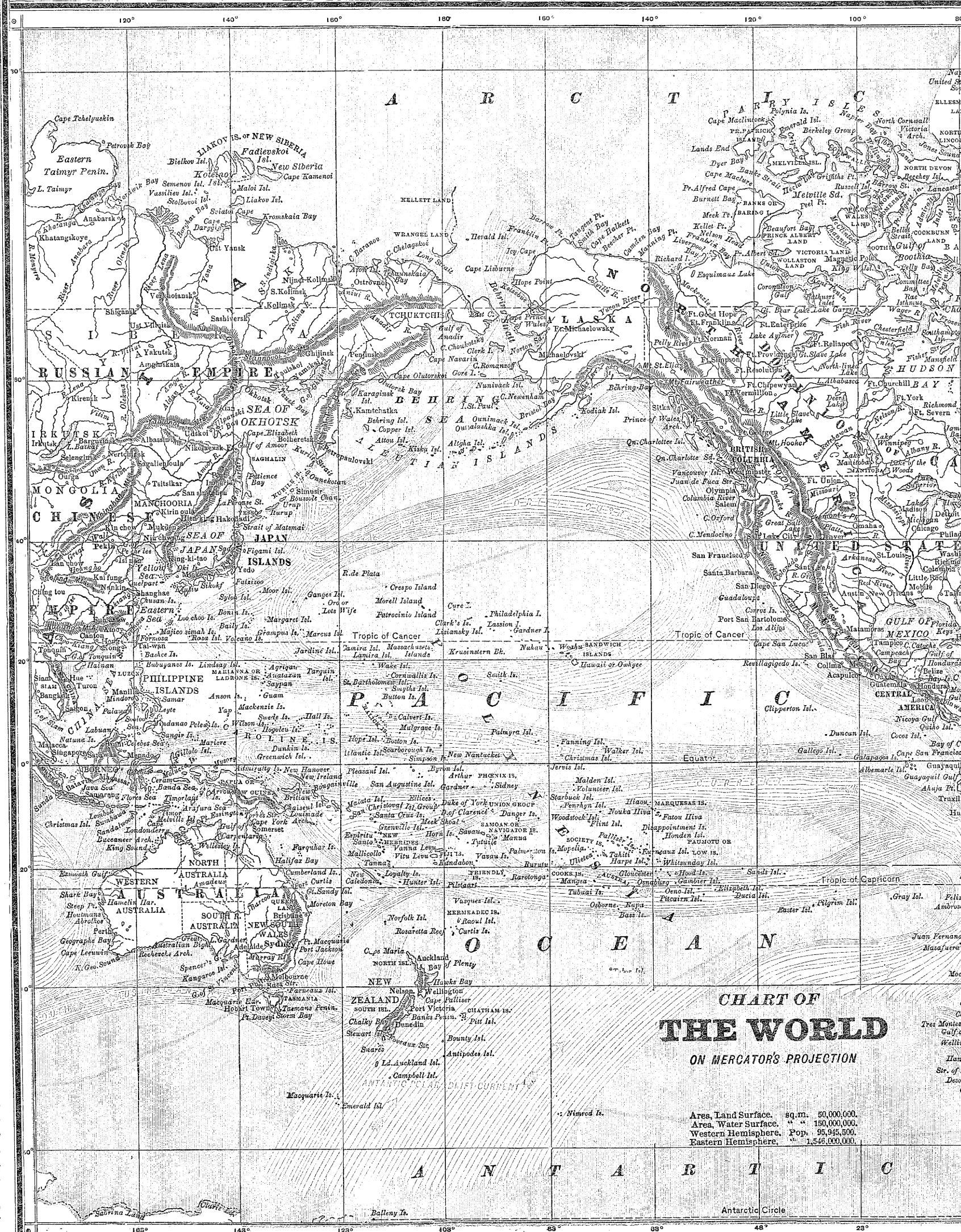
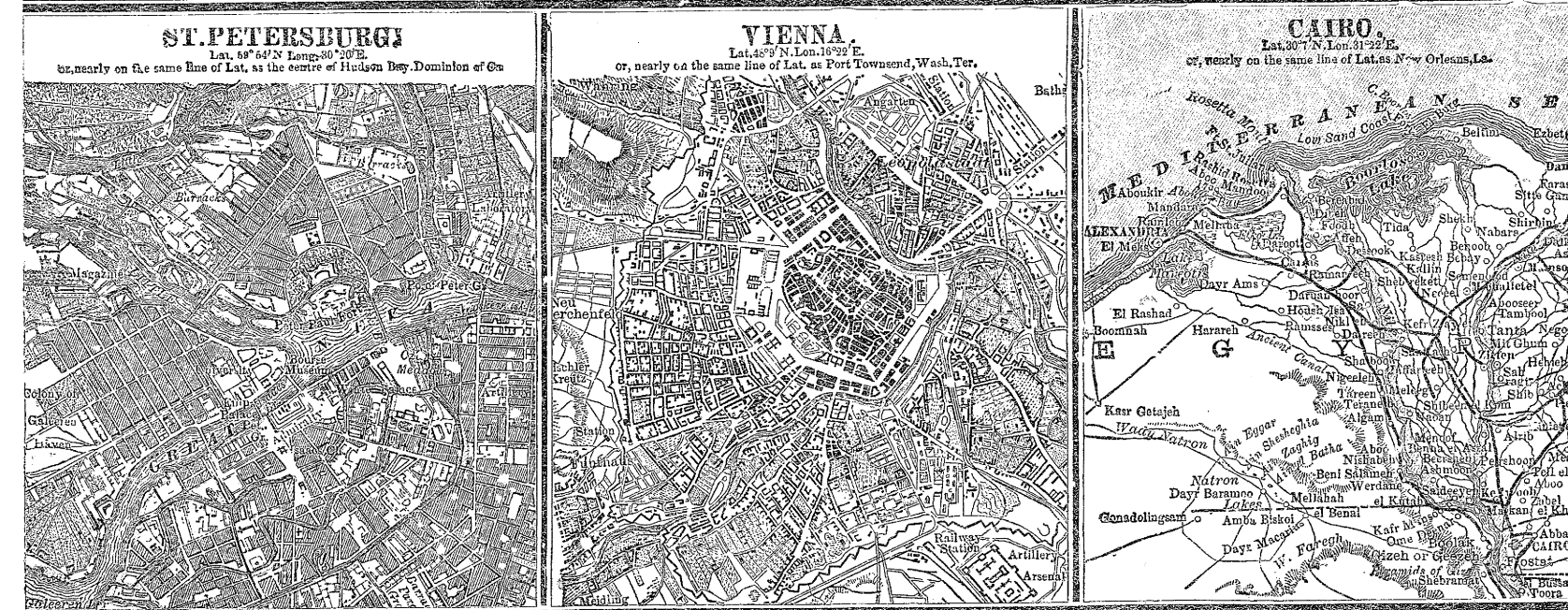
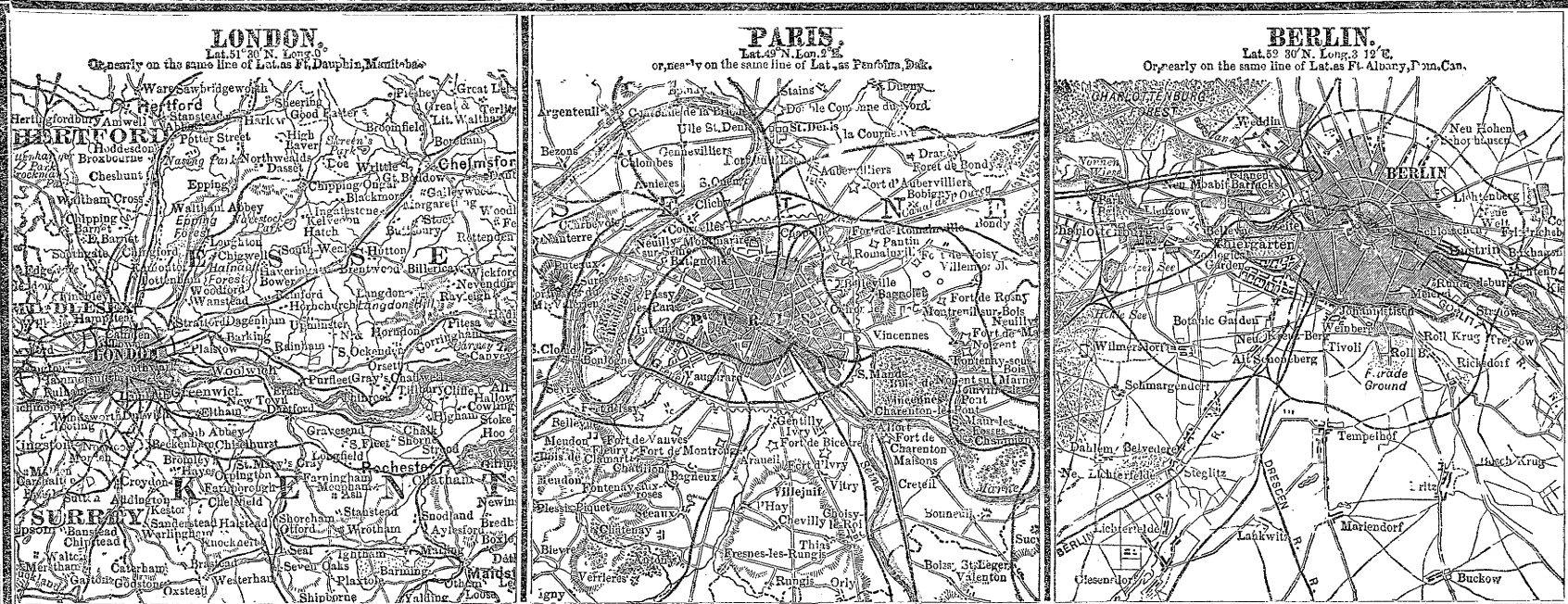
MONEY CIRCULATION PER CAPITA.

France	\$42.55
Belgium	30.40
Netherlands	28.77
United States	24.16
Great Britain	20.49
Australia	16.90
Italy	16.81
Switzerland	14.60
Germany	14.23
Greece	13.88
Spain	13.18
Denmark	12.00
Austria	9.31
Canada	9.31
Portugal	7.61
Japan	6.00
Russia	5.31
Mexico	5.26
Norway and Sweden	4.68
U. S. of Columbia	.63

ARMIES AND NAVIES.

Russia	817,000
China	700,000
France	621,000
Germany	427,000
Spain	344,000
Austria-Hungary	302,537
Great Britain	215,167
Italy	211,457
Turkey	163,667
Roumania	106,102
Switzerland	69,799
Netherlands	62,920
Egypt	58,170
British India	46,499
Belgium	42,636
Sweden	39,586
Portugal	39,324
Japan	36,828
Denmark	33,673
United States	28,400
Persia	22,684
Brazil	22,387
Mexico	17,092
Norway	14,160
Servia	13,500
Greece	13,049
Argentina Republic	11,418
Venezuela	5,404
Chili	4,356
Bolivia	4,022
Canada	3,000
Uruguay	2,797

PRINCIPAL CITIES OF THE OLD WORLD.



RAILROADS OF THE WORLD.

United States	124,381
Germany	22,300
Great Britain and Ireland	18,688
France	18,023
Russia	15,885
Austria-Hungary	12,331
India	10,892
Canada	9,066
Italy	8,800
Spain	6,600
Sweden	5,927
Brazil	3,500
Mexico	2,828
Peru	2,030
Switzerland	1,735
Argentina Republic	1,686
Belgium	1,634
Netherlands	1,512
Cape Colony	1,453
New Zealand	1,374
Chili	1,374
Victoria	1,355
New South Wales	1,298
Denmark	1,105
Portugal	1,039
Norway	972
South Australia	945
Egypt	942
Roumania	922
Algeria	895
Turkey	889
Cuba	871
Queensland	867
Java	499
Uruguay	418
Philippines	297
Turkey-in-Asia	250
Tunis	200
Ceylon	178
Tasmania	173
Namqualand	95
Equador	76

UNITED STATES.

Comparative miles of Railroad in the States and Territories, Jan. 1, 1885.	
Illinois	12,882
Ohio	9,038
New York	8,294
Pennsylvania	6,665
Indiana	6,454
Missouri	6,397
Wisconsin	6,295
Texas	5,804
Minnesota	5,273
Michigan	4,778
Kansas	3,734
California	3,375
Iowa	3,195
Georgia	2,887
Virginia	2,808
Kentucky	2,587
Nebraska	2,482
Massachusetts	2,378
Tennessee	2,364
Colorado	2,199
Alabama	1,892
New Jersey	1,844
North Carolina	1,618
South Carolina	1,592
Louisiana	1,453
Utah	1,285
Maryland	1,167
Maine	1,161
Florida	1,004
Arkansas	1,000
Oregon	1,022
Connecticut	974
New Hampshire	898
New Mexico	880
Vermont	869
Mississippi	751
Wyoming	510
Nevada	502
West Virginia	400
Arizona	384
Dakota	287
Delaware	220
Rhode Island	147
Washington Ter	87

TELEGRAPH LINES OF THE WORLD.

Comparative miles of Telegraph in all countries, Jan. 1, 1885.	
United States	154,650
Russia	69,412
France	47,943
Germany	40,446
Austria-Hungary	30,865
Great Britain and Ireland	27,103
Australia	26,842
India	21,740
Turkey	17,950
Italy	17,258
Mexico	16,872
Canada	10,994
Spain	10,417
Sweden	8,431
Argentina Republic	8,396
Cape Colony	8,256
Chili	8,098
Norway	5,672
Egypt	5,322
Japan	5,000
Brazil	4,897
New Zealand	4,558
Switzerland	4,214
Peru	3,684
Algeria	3,616
Roumania	3,390
Belgium	3,361
Portugal	2,920
Greece	2,916
Cuba	2,885
Netherlands	2,582
Denmark	2,263
Columbia	1,829
Bulgaria	1,506
Servia	1,402
Orange Free State	1,370
Cochin China	1,240
Tasmania	1,226
Guatemala	1,160
Ceylon	1,049
Philippines	718
Honduras	668

HISTORICAL REFERENCE DIRECTORY

OF

WASHTENAW COUNTY, MICHIGAN.

EXPLANATION.—The date following a name indicates the length of time the party has been a resident of the county. The abbreviations are as follows: S. for Section; T. for Township; and P. O., for Post-office address. When no Section Number nor Township is given, it will be understood that the party resides within the limits of the village or city named, and, in such cases, the post-office address is the same as the place of residence, unless otherwise stated.

Acton, Alfred, Farmer, S. 17, T. York, P. O. Saline, 1861.
Acton, W., Farmer, S. 17, T. York, P. O. Saline, 1867.
Adrian, Chas., Michigan Southern Brewing & Bottling Works, Manchester, 1881.
Alban, Geo. H., Farmer, S. 34, T. Ypsilanti, P. O. Ypsilanti, 1853.
Alber, A., Farmer, S. 5, T. Saline, P. O. Bridgewater, 1855.
Alber, Michael, Farmer, S. 11, T. Saline, P. O. Saline, 1847.
Alber, Michael B., Farmer, S. 32, T. Freedom, P. O. Manchester.
Allen, Emmet, Farmer, S. 28, T. Bridgewater, P. O. Clinton.
Allen, James C., Farmer, S. 17, T. Ann Arbor, P. O. Ann Arbor, 1824.
Allen, Jerome, County Surveyor, Ypsilanti, 1889.
Allen, L. C., Farmer, S. 34, T. York, P. O. Milan, 1850.
Allen, Lemuel F., Farmer, S. 34, T. Ypsilanti, P. O. Ypsilanti, 1842.
Allen, W. F., Farmer, S. 34, T. York, P. O. Milan, 1864.
Allyn, J. S., Farmer, S. 31, T. Dexter, P. O. Chelsea, 1845.
Almendinger, David, Farmer, S. 25, T. Scio, P. O. Ann Arbor, 1830.
Alvord, D. M., Farmer, S. 22, T. Manchester, P. O. Manchester, 1852.
Andrews, William, Farmer, S. 17, T. Scio, P. O. Dexter, 1843.
Ann Arbor Savings Bank, Banking, Ann Arbor.
Ann Arbor Argus, Publishers, Ann Arbor.
Aprill, George, Farmer, S. 32, T. Scio, P. O. Ann Arbor, 1852.
Armbruster, Henry, Farmer, Stockraiser, S. 20, T. Scio, P. O. Dexter, 1874.
Armbruster, Jos., Farmer, S. 34, T. Scio, P. O. Ann Arbor, 1848.
Armbruster, George, Farmer, S. 24, T. Lodi, P. O. Saline, 1845.
Arnold, Chas. A., Farmer, S. 24, T. Superior, P. O. Ypsilanti.
Arnold, Uriah, Farmer, S. 23, T. Bridgewater, P. O. Clinton.
Arnold, William, Farmer, S. 35, T. Dexter, P. O. Dexter, 1825.
Austin, Chas., Farmer & Stock, S. 18, T. Webster, P. O. Dexter, 1869.
Avery, John F., Breeder Jersey Cattle, S. 7, T. York, P. O. Saline, 1875.
Avery, C. F., Farmer, S. 34, T. Saline, P. O. Macon, 1856.
Avery, W. D., Farmer, S. 12, T. York, P. O. Stony Creek, 1836.
Babcock, James L., Real Estate & Loans, Ann Arbor, 1870.
Bach, James R., Real Estate & Insurance, Ann Arbor, 1859.
Bach & Butler, Real Estate & Insurance, Ann Arbor.
Backus, Ira C., Farmer, Livestock Dealer, J. P., S. 34, T. Webster, P. O. Dexter, 1870.
Bagge, John, Farmer, S. 11, T. Sylvan, P. O. Chelsea, 1865.
Bahnmiller, Jacob, Farmer, S. 4, T. Lima, P. O. Chelsea, 1862.
Baldwin, H. T., Farmer, S. 8, T. Lima, P. O. Chelsea, 1836.
Ball, Edwin, Farmer, S. 22, T. Webster, P. O. Dexter, 1844.
Barley, J. W., Insurance, Township & Village Clerk, Dexter.
Barlow, J. P., Farmer, S. 24, T. Ypsilanti, P. O. Rawsonville, 1881.
Barnes, Mell., Cashier Farmers' & Merchants' Bank, Insurance & N. P., Milan.
Barnes, R. G., Farmer, S. 36, T. Ann Arbor, P. O. Ann Arbor, 1860.
Barry, D. W., Farmer & Stock, S. 33, T. Northfield, P. O. Ann Arbor, 1844.
Bartlett, Allen, Farmer, S. 32, T. Bridgewater, P. O. Clinton.
Bassett, H., Farmer, Saline, 1839.
Bates, C. F., Farmer, S. 6, T. Scio, P. O. Dexter, 1845.
Bauer, G., Farmer, S. 33, T. Lodi, P. O. Saline, 1846.
Bauer, John D., Farmer, S. 21, T. Manchester, P. O. Manchester, 1876.
Bauer, Peter, Farmer, S. 30, T. Bridgewater, P. O. Clinton, 1846.
Baumgardner, John, Electric Granite Works, Ann Arbor, 1859.
Beach, Abner, Retired Farmer, Chelsea, 1838.
Beach, Elmer J., Farmer, S. 3, T. Lima, P. O. Chelsea, 1850.
Beach, Geo. S., Farmer, S. 12, T. Lima, P. O. Dexter, 1840.
Beach, Stephen, Farmer, S. 2, T. Lima, P. O. Dexter, 1840.
Beach, William, Florist, Green-house, S. 1, T. Ypsilanti, P. O. Ypsilanti, 1845.
Beach, W. P., Justice of Peace & Insurance, Ypsilanti, 1865.
Becker, George, Farmer, S. 11, T. Bridgewater, P. O. Bridgewater, 1849.
Beeman, Francis, Farmer & Stock, S. 30, T. Lyndon, P. O. Waterloo, 1844.
Beeman, Mrs. Francis, Wife of Francis Beeman, S. 30, T. Lyndon, P. O. Waterloo.
BeGole, Chas. L., Farmer, S. 18, T. Ypsilanti, P. O. Ypsilanti, 1864.
BeGole, Geo. A., Assistant Bank Cashier, Chelsea, 1860.
BeGole, G. W., Farmer, S. 8, T. Augusta, P. O. Stony Creek, 1880.
BeGole, M. H., Farmer, S. 14, T. Pittsfield, P. O. Ypsilanti, 1837.
Bellmore, C. J., Farmer, S. 17, T. Manchester, P. O. Manchester, 1876.
Belser, F. H., Cashier Farmers' & Mechanics' Bank, Ann Arbor, 1875.
Benham, H. N., Farmer, S. 29, T. Ypsilanti, P. O. Ypsilanti, 1844.
Benton, Geo., Farmer, S. 2, T. Lima, P. O. Dexter, 1848.
Bentler, G., Farmer, S. 4, T. Sharon, P. O. Chelsea, 1872.
Bibbins, S. S., Supervisor, Notary Public, S. 33, T. Augusta, P. O. Whitaker, 1880.
Bilbie, R., Farmer, S. 9, T. Ann Arbor, P. O. Ann Arbor, 1848.
Bilbie, Walter, Farmer, S. 9, T. Ann Arbor, P. O. Ann Arbor, 1859.
Birkett, Thos., Miller & Farmer, S. 12, T. Dexter, P. O. Dexter, 1853.
Bissell, G., Farmer, S. 25, T. York, P. O. Milan, 1853.
Blaess, Albert, Lumber Mfr. & Farmer, S. 23, T. Lodi, P. O. Ann Arbor, 1867.
Blake, Thos., Farmer, S. 35, T. Ann Arbor, P. O. Ann Arbor, 1835.
Blodgett, Worcester, Farmer & Stock, S. 28, T. Webster, P. O. Dexter, 1835.
Blosser, Mat D., Publisher, Manchester Enterprise, Manchester, 1867.
Blum, Jacob, Farmer, S. 2, T. Bridgewater, P. O. Bridgewater, 1845.

Boettger, V., Farmer, S. 21, T. Saline, P. O. Saline, 1852.
Boettner, John, Farmer, S. 7, T. Saline, P. O. Bridgewater, 1860.
Bogardus, F. P., Real Estate, Insurance & Loans, Ypsilanti, 1846.
Bohnett, Christian, Farmer, S. 16, T. Lodi, P. O. Ann Arbor, 1841.
Boone, R. G., President Michigan State Normal School, Ypsilanti, 1893.
Boos, Mrs. Louise, Farmer, S. 20, T. Sylvan, P. O. Chelsea, 1854.
Booth, W. J., Banker, Ann Arbor.
Borton, H. S., Farmer, S. 16, T. Lyndon, P. O. Chelsea, 1849.
Bowen, C. M., Farmer, S. 8, T. Lima, P. O. Chelsea, 1835.
Boyce, Spencer, Retired, S. 17, T. Lyndon, P. O. Chelsea, 1835.
Boyd, H. H., Farmer, Sylvan, 1849.
Boyden, G. L., Farmer, S. 24, T. Dexter, P. O. Dexter, 1838.
Boyden, J. H., Farmer, S. 25, T. Saline, P. O. Saline, 1842.
Boynton, G. W., Farmer, S. 36, T. Sylvan, P. O. Chelsea, 1844.
Bradley, Geo. C., Cashier First National Bank, Ypsilanti, 1883.
Braman, James, Farmer, S. 31, T. Manchester, P. O. Clinton, 1861.
Brass, Walter C., Farmer, S. 31, T. Webster, P. O. Dexter, 1834.
Braun, Wm., Farmer, S. 20, T. Superior, P. O. Ypsilanti.
Braun, C., Farmer, S. 22, T. Ann Arbor, P. O. Ann Arbor, 1850.
Braun, Chris., Farmer, S. 10, T. Saline, P. O. Saline, 1866.
Braun, Henry, Farmer, S. 22, T. Ann Arbor, P. O. Ann Hrbor, 1854.
Breitenbach, John, Farmer & Thresher, S. 32, T. Lyndon, P. O. Chelsea, 1865.
Breitenwicher, John F., Farmer, S. 25, T. Sharon, P. O. Manchester, 1869.
Breidenwischer, Fred., Farmer, S. 16, T. Freedom, P. O. Manchester, 1853.
Briggs, Hiram, Farmer, S. 35, T. Lodi, P. O. Saline, 1840.
Brighton, John, Farmer, S. 33, T. Manchester, P. O. Clinton, 1858.
Brinkman, Henry, Farmer & Stockraiser, S. 32, T. Salem, P. O. Ann Arbor, 1869.
Brooks, Alexander A., Nursery & Fruit., Introducer New Michigan Beech, S. 16, T. Sharon, P. O. Manchester, 1875.
Bross, Henry, Farmer, S. 6, T. Bridgewater, P. O. Manchester.
Brown, Arthur, Attorney at Law, Sec. Washtenaw Co. Abstract Co., Ann Arbor, 1864.
Brown, Chas., Farmer, S. 5, T. Ann Arbor, P. O. Ann Arbor, 1848.
Brown, Foster, Farmer, S. 6, T. Ann Arbor, P. O. Ann Arbor, 1852.
Brown, J. M., Farmer, S. 5, T. Ann Arbor, P. O. Ann Arbor, 1843.
Brown, W. P., Farmer, S. 86, T. Ann Arbor, P. O. Ann Arbor, 1844.
Buckelew, A. A., Farmer, S. 20, T. Webster, P. O. Dexter, 1845.
Burch, D. M., Farmer, S. 21, T. Sharon, P. O. Manchester, 1840.
Burg, Geo., Farmer, S. 7, T. York, P. O. Saline, 1845.
Burkhart, F., Farmer, S. 24, T. Lyndon, P. O. Chelsea, 1841.
Burkhart, Jacob, Farmer, S. 11, T. Saline, P. O. Saline, 1861.
Burkhart, John, Farmer, S. 14, T. Saline, P. O. Saline, 1862.
Burkhart, John G., Farmer, S. 31, T. Freedom, P. O. Manchester, 1853.
Burkhart, O. C., Farmer, S. 16, T. Lima, P. O. Chelsea, 1856.
Burlingame, Wm. H., Farmer & Stock, S. 1, T. Ann Arbor, P. O. Emery, 1870.
Burnham, W. H., Farmer, S. 22, T. York, P. O. Milan, 1839.
Burrell, Geo., Farmer, S. 14, T. Superior, P. O. Ypsilanti, 1838.
Burrell, James, Farmer, S. 1, T. Ypsilanti, P. O. Denton, 1837.
Burtless, Wm., Farmer, Dealer in Grain, Wool & Stock, Supervisor, Manchester, 1842.
Busenbark, F., Farmer, S. 4, T. Ann Arbor, P. O. Ann Arbor, 1838.
Buss, G. J., Manager W. C. Mack, Dry Goods, Boots & Shoes, Clothing &c., Manchester.
Buss, J. C., Farmer, S. 36, T. Sharon, P. O. Manchester, 1843.
Buss, John P., Farmer, S. 7, T. Freedom, P. O. Chelsea.
Butler, Frank, Farmer, Pure Blood Jersey Cattle, Road Overseer, S. 34, T. York, P. O. Milan, 1860.
Butler, Wolcott H., Attorney at Law, Real Estate & Insurance, Ann Arbor, 1886.
Butler, Fred. A., Farmer, S. 34, T. York, P. O. Milan, 1872.
Butterfield, O. E., Attorney at Law, Ann Arbor, 1889.
Byrne, John, Farmer, S. 6, T. Sylvan, P. O. Waterloo, 1859.
Cady, Hiram, Farmer, S. 14, T. York, P. O. Milan, 1847.
Cady, Joseph S., Farmer, S. 35, T. Pittsfield, P. O. Ypsilanti, 1864.
Campbell, John, Farmer, S. 10, T. Ann Arbor, P. O. Ann Arbor, 1841.
Campbell, W. M., Farmer, S. 22, T. Sharon, P. O. Manchester, 1842.
Campbell, W. P., Farmer, S. 31, T. Manchester, P. O. Evans Lake, 1873.
Canfield, Chas., Farmer, S. 35, T. Lyndon, P. O. Chelsea, 1844.
Carpenter, M. T., Farmer, S. 4, T. Manchester, P. O. Manchester, 1849.
Case, C. W., Cashier Peoples' Bank, Manchester, 1849.
Case, M. D., Postmaster, Manchester, 1845.
Case, M. F., Farmer, S. 23, T. Pittsfield, P. O. Ypsilanti, 1865.
Casey, Norton, Farmer, S. 34, T. Superior, P. O. Ypsilanti, 1855.
Cassidy, Wm., Farmer, S. 33, T. Lyndon, P. O. Chelsea, 1843.
Cavanaugh, M. J., Attorney at Law, School Commissioner, Ann Arbor, 1864.
Chalmar, John C., Farmer, S. 2, T. Pittsfield, P. O. Ann Arbor, 1890.
Chandler, C. J., Wholesale Eggs & Poultry, Chelsea, 1893.
Chase, Dr. E. F., Vice President Dexter Savings Bank, Dexter.
Cheever, N. W., Attorney at Law, Ann Arbor, 1859.
Chelsea Savings Bank, Banking, Chelsea.

Chicken, John, Farmer, S. 30, T. Ypsilanti, P. O. Ypsilanti, 1842.
Childs, Herbert M., Attorney at Law & Justice of Peace, Ypsilanti, 1869.
Childs, W. K., Sec. Washtenaw Mutual, Ann Arbor, 1844.
Clark, Orman, Retired, S. 34, T. Lyndon, P. O. Chelsea, 1839.
Clark, Thos. P., Farmer & Stock, S. 14, T. Manchester, P. O. Manchester, 1868.
Clark, Wm., Farmer & Stock, S. 3, T. Dexter, P. O. Pinckney, 1872.
Clark, Clinton, Farmer, S. 34, T. Pittsfield, P. O. Saline, 1838.
Clark, Dick, Farmer, S. 34, T. Lyndon, P. O. Chelsea, 1846.
Clark, J. M., Farmer, S. 20, T. York, P. O. York, 1859.
Clark, Milo, Farmer, S. 20, T. York, P. O. York, 1837.
Clark, R. L., Farmer, S. 13, T. Superior, P. O. Ypsilanti, 1866.
Clark, S. L., Farmer, S. 29, T. York, P. O. York, 1848.
Clarkson, S. W., Cashier First National Bank, Ann Arbor, 1872.
Clement, Lew. H., Manager Ann Arbor Organ Company, Ann Arbor, 1887.
Cobb, C. R., Farmer, S. 7, T. York, P. O. Saline, 1865.
Coe, George, Farmer, S. 9, T. York, P. O. Urania, 1846.
Coe, Henry, Farmer, S. 2, T. York, P. O. Urania, 1849.
Coe, H. T., Manager "Commercial," Ypsilanti, 1882.
Coe, Walter W., Farmer, S. 9, T. York, P. O. Saline, 1868.
Colby, Henry, Farmer, S. 32, T. Ypsilanti, P. O. Ypsilanti, 1846.
Cole, Clyde, Farmer & Stock, S. 34, T. Saline, P. O. Macon, 1872.
Cole, E. M., Farmer, S. 12, T. Superior, P. O. Ypsilanti, 1832.
Collins, A. C., Farmer, S. 4, T. Lyndon, P. O. Gregory, 1837.
Collins, A. H., Farmer, S. 15, T. Superior, P. O. Ypsilanti, 1840.
Collins, T., Farmer, S. 33, T. Saline, P. O. Macon, 1853.
Collins, S. A., Farmer, S. 18, T. Lyndon, P. O. Waterloo, 1832.
Collins, W., Farmer, S. 33, T. Saline, P. O. Macon, 1867.
Collins, W. B., Farmer, S. 4, T. Lyndon, P. O. Gregory, 1843.
Collins, Wm. A., Farmer, S. 22, T. Superior, P. O. Ypsilanti.
Combs, H. G., Farmer, S. 36, T. Pittsfield, P. O. Ypsilanti, 1842.
Comstock, R. W., Farmer, S. 22, T. Sharon, P. O. Manchester, 1862.
Conde, E. E., Farmer, S. 34, T. York, P. O. Milan, 1858.
Conde, F. W., Farmer, S. 34, T. York, P. O. York, 1855.
Condee, S., Farmer, S. 18, T. Augusta, P. O. Stony Creek, 1852.
Conlen, John H., Farmer, S. 23, T. Webster, P. O. Dexter, 1842.
Conlon, John, Farmer, S. 24, T. Lyndon, P. O. Chelsea, 1834.
Cook, Hon. Peter, Retired Farmer, Postmaster, Urania, 1831.
Cook, N. H., Farmer, S. 24, T. Sylvan, P. O. Chelsea, 1858.
Cooley, C. M., Farmer & P. M., S. 21, T. Manchester, P. O. Spike, 1870.
Coon, C. L., Farmer, S. 8, T. Manchester, P. O. Manchester, 1853.
Corey, J. D., Farmer & Vice-pres. People's Bank, Manchester, 1833.
Cornish, Wilber, Farmer, S. 23, T. Saline, P. O. Saline, 1837.
Corwin, P., Farmer, S. 11, T. Sharon, P. O. Manchester, 1850.
Coryell, Addison, Farmer, S. 6, T. Ypsilanti, P. O. Ypsilanti, 1829.
Costello, J., General Merchant & Postmaster, Dexter.
Covert, B. S., Farmer, S. 13, T. Ypsilanti, P. O. Ypsilanti, 1834.
Coyle, John, Farmer & Stock, S. 12, T. Webster, P. O. Webster, 1835.
Crafts, E. W., Farmer, S. 18, T. Sharon, P. O. Grass Lake, 1855.
Crafts, Wm. S., Farmer, S. 18, T. Sharon, P. O. Grass Lake, 1834.
Cramp, R. B., Farmer, S. 1, T. Ann Arbor, P. O. Ann Arbor, 1845.
Crane, G. W., Farmer, S. 21, T. Ypsilanti, P. O. Ypsilanti, 1850.
Crittenden, C. R., Farmer, S. 14, T. Ypsilanti, P. O. Rawsonville, 1855.
Crittenden, F. C., Farmer, S. 35, T. Pittsfield, P. O. Ypsilanti, 1831.
Crittenden, N. E., Farmer, S. 32, T. Ypsilanti, P. O. Ypsilanti, 1837.
Crittenden, W. H., Farmer, S. 32, T. Saline, P. O. Macon, 1838.
Cross, J. A., Farmer, S. 14, T. Ypsilanti, P. O. Ypsilanti, 1843.
Cullinen, John, Farmer, S. 31, T. Scio, P. O. Dexter, 1850.
Culver, Abraham, Farmer, S. 13, T. Superior, P. O. Ypsilanti, 1855.
Curtis, Castle, Farmer, S. 27, T. Webster, P. O. Dexter, 1837.
Cushing, Otis W., Farmer & Stock, S. 15, T. Webster, P. O. Dexter, 1847.
Cushman, O. I., Farmer, S. 21, T. Sylvan, P. O. Sylvan, 1858.
Dancer, E. A., Farmer, S. 26, T. Lima, P. O. Chelsea, 1851.
Dancer, E. R. (Holmes Mer. Co.), General Mdse., Chelsea, 1867.
Dancer, J. A., Farmer, S. 21, T. Sylvan, P. O. Chelsea, 1835.
Dancer, James, Farmer, S. 2, T. Lima, P. O. Dexter, 1835.
Dancer, Wm. G., Farmer, S. 26, T. Lima, P. O. Chelsea, 1834.
Dancer, Walter H., Farmer, Supervisor, S. 20, T. Lima, P. O. Chelsea, 1844.
Dansingburg, Wm., County Clerk, Ann Arbor, 1846.
Davenport, A., Merchant & P. M., York, 1844.
Davenport, B. P., Banker (W. H. Davenport & Son), Saline, 1852.
Davenport, E. A., Farmer, S. 20, T. York, P. O. York, 1871.
Davenport, W. H., Banker, Saline, 1845.
Davidter, Justus J., Farmer & Stock, S. 35, T. Sharon, P. O. Manchester, 1863.
Davidter, Otto, Farmer, S. 26, T. Sharon, P. O. Manchester, 1872.
Davis, H. I., Farmer, S. 13, T. Sylvan, P. O. Chelsea, 1862.
Day, Myron A., Farmer & Stock, S. 18, T. York, P. O. Saline, 1856.
DeLaForce, G. H., Farmer, S. 35, T. York, P. O. Milan, 1846.
DeLaForce, J. E., Farmer, S. 35, T. York, P. O. Milan, 1846.
DeMosh, G. B. (J. C. DeMosh & Son), Livery, Feed & Sale Stables, Ypsilanti.
DeMosh, J. C. & Son, Livery, Feed & Sale Stables, Ypsilanti.
Depuy, Edward, Farmer, S. 12, T. Saline, P. O. Saline, 1870.

Detting, Frank, Farmer, S. 28, T. Freedom, P. O. Manchester.
 Detting, George, Farmer, S. 27, T. Freedom, P. O. Manchester.
 Deuble, Abraham, Farmer, S. 18, T. Lodi, P. O. Ann Arbor, 1835.
 Dexter Savings Bank, H. Wirt Newkirk, Cashier, Thos. Birkett, Pres., Dexter.
 Dillingham, Allen, Farmer, S. 29, T. Bridgewater, P. O. Clinton, 1836.
 Dillingham, J., Farmer, S. 34, T. Bridgewater, P. O. Clinton, 1833.
 Dillon, M. M., Farmer, S. 22, T. York, P. O. York, 1847.
 Dolan, Thos., Farmer, S. 26, T. Dexter, P. O. Dexter, 1841.
 Dold, Geo., Farmer, S. 12, T. Lodi, P. O. Ann Arbor, 1855.
 Doll, H., Farmer, S. 30, T. Dexter, P. O. Chelsea, 1832.
 Doody, John, Farmer, S. 15, T. Dexter, P. O. Dexter, 1835.
 Dorr, C. C., Farmer & P. M., S. 9, T. Sharon, P. O. Sharonville, 1842.
 Downer, E. P., Farmer, S. 3, T. Sylvan, P. O. Chelsea, 1833.
 Doyle, John, Farmer, S. 16, T. Sylvan, P. O. Chelsea, 1840.
 Draper, Albert B., Farmer, S. 35, T. Ypsilanti, P. O. Ypsilanti, 1844.
 Drake, Charity E., Farmer, S. 22, T. Sylvan, P. O. Chelsea, 1835.
 Drake, Hector, Farmer, S. 32, T. Lodi, P. O. Saline, 1854.
 Dresselhouse, Lambert, Farmer & Stock, S. 25, T. Sharon, P. O. Manchester, 1855.
 Duncan, Frank, Farmer, S. 13, T. Northfield, P. O. Worden, 1870.
 Dunlavy, Felix, Farmer, S. 8, T. Webster, P. O. Dexter, 1826.
 Dunlavy, Frank, Farmer & Stock Dealer, S. 12, T. Scio, P. O. Ann Arbor.
 East, Thomas, Farmer & Stock, S. 17, T. Pittsfield, P. O. Ann Arbor, 1857.
 East, Anna, Farmer, S. 17, T. Pittsfield, P. O. Ann Arbor.
 Easton, Oscar, Farmer, S. 13, T. Lima, P. O. Dexter, 1839.
 Eaton, Caleb, Farmer, S. 24, T. Ypsilanti, P. O. Ypsilanti, 1870.
 Eberbach, Ernest, Manager Eberbach Hardware Co., Ann Arbor, 1853.
 Eberbach, Ottmar, Druggist & School Supplies, Ann Arbor, 1845.
 Eckert, Fredr., Postmaster, Eckert.
 Eddy, E. A., Farmer, S. 25, T. Manchester, P. O. Clinton, 1872.
 Edwards, William, Farmer, S. 26, T. Lima, P. O. Dexter, 1852.
 Ellis, C., Farmer, S. 30, T. York, P. O. York, 1847.
 Ellsworth, John E., Farmer & Stock, S. 12, T. Pittsfield, P. O. Ypsilanti, 1872.
 Ellsworth, Wm., Farmer, S. 5, T. Lyndon, P. O. Stockbridge, 1840.
 Ellsworth, Wm. H., Farmer, S. 12, T. Pittsfield, P. O. Ypsilanti, 1871.
 Emerick, Fredk., Farmer, S. 15, T. Ypsilanti, P. O. Ypsilanti, 1849.
 English, B. G., Farmer, Pres. Union Savings Bank, Manchester, 1836.
 English, A. D., Farmer, S. 21, T. Manchester, P. O. Manchester, 1862.
 English, F. M., Farmer, S. 30, T. Manchester, P. O. Evans Lake, 1846.
 English, J. G., Farmer, S. 23, T. Manchester, P. O. Manchester, 1836.
 Eschelbach, Wilhelm, Farmer, S. 6, T. Freedom, P. O. Chelsea.
 Evans, William, Real Estate & Dealer in Fruits & Produce, Ypsilanti, 1891.
 Evans, S. H., Farmer, S. 34, T. York, P. O. Milan, 1874.
 Everett, Howard, Farmer & Stock, S. 2, T. Sharon, P. O. Chelsea, 1856.
 Every, Wm. H., Farmer, S. 21, T. Bridgewater, P. O. Clinton.
 Faist, David, Farmer, S. 3, T. Sharon, P. O. Chelsea, 1863.
 Farmers' & Mechanics' Bank, General Banking, Ann Arbor.
 Farmers' & Merchants' Bank, General Banking, Milan.
 Farrell, P., Farmer, S. 28, T. Dexter, P. O. Dexter, 1839.
 Faulhauber, Joseph, Farmer, S. 22, T. Freedom, P. O. Manchester, 1866.
 Feather, J., Farmer, S. 2, T. Saline, P. O. Saline, 1857.
 Fellows, C. M., Farmer & Insurance, S. 17, T. Saline, P. O. Saline, 1835.
 Feldkamp, F. J., Farmer & Stock, S. 8, T. Saline, P. O. Bridgewater, 1846.
 Feldkamp, H. B., Farmer & Stock, S. 11, T. Ann Arbor, P. O. Ann Arbor, 1854.
 Feldkamp, T. B., Farmer & Stock, S. 4, T. York, P. O. Saline, 1865.
 Feldkamp, G. J., Farmer, S. 19, T. Saline, P. O. Saline, 1858.
 Feldkamp, John H., Farmer, S. 24, T. Sharon, P. O. Manchester, 1853.
 Feldkamp, John T., Farmer, S. 23, T. Sharon, P. O. Manchester, 1856.
 Ferguson, D., Farmer, S. 21, T. Augusta, P. O. Whittaker, 1864.
 Fiegel, Frederick C., Farmer, Road Commissioner, S. 21, T. Scio, P. O. Ann Arbor, 1864.
 Fifley, Christian, Farmer, S. 28, T. Superior, P. O. Ypsilanti, 1848.
 Fillenberger, Elizabeth, S. 2, T. Bridgewater, P. O. Bridgewater, 1847.
 Finch, Samuel, Farmer, S. 30, T. Augusta, P. O. Milan, 1859.
 Finkbeiner, Jacob, Farmer, S. 19, T. Saline, P. O. Clinton, 1857.
 First National Bank, Banking, Ann Arbor.
 First National Bank, Banking, Ypsilanti.
 Fisher, Eugene, Farmer & Stock, S. 3, T. Bridgewater, P. O. Manchester, 1861.
 Fleming, Father Michael J., Catholic Pastor, Dexter, 1891.
 Fleming, P., Farmer, S. 25, T. Dexter, P. O. Dexter, 1840.
 Fletcher, Franklin J., Farmer & Stock, S. 36, T. Ypsilanti, P. O. Willis, 1850.
 Fletcher, Peter, Farmer, S. 19, T. Lima, P. O. Chelsea, 1835.
 Fletcher, Thomas, Farmer, S. 17, T. Lima, P. O. Chelsea, 1842.
 Fletcher, Wm., Farmer, S. 4, T. Sharon, P. O. Chelsea, 1850.
 Foerster, L. Z. (L. Z. Foerster Brewing Co.), Ypsilanti, 1870.
 Forbes, J. W., Farmer, S. 21, T. Saline, P. O. Saline, 1838.
 Forner, Chris., Sr., Farmer, S. 21, T. Sylvan, P. O. Sylvan, 1867.
 Forsythe, J. D., Farmer, S. 33, T. York, P. O. York, 1872.
 Foster, Wm. C., Farmer & Stock, S. 26, T. Scio, P. O. Ann Arbor, 1838.
 Foster, I. N., Farmer, S. 23, T. Ann Arbor, P. O. Ann Arbor, 1836.
 Fowler, Nelson, Farmer, S. 25, T. Superior, P. O. Ypsilanti, 1827.
 Freeman, A. F. (A. F. & F. M. Freeman), Attorneys & Counsellors, Manchester, 1871.
 Freeman, F. M. (A. F. & F. M. Freeman), Attorneys & Counsellors, Manchester, 1871.
 Freeman, A. C., Farmer, S. 14, T. Ypsilanti, P. O. Ypsilanti, 1871.
 Freeman, Levi S., Farmer, S. 14, T. Ypsilanti, P. O. Ypsilanti, 1841.
 Freer, Lewis, Farmer, S. 27, T. Lima, P. O. Chelsea, 1851.
 Frey, Christian, Farmer & Stock, S. 2, T. Pittsfield, P. O. Ann Arbor, 1866.
 Frey, Jacob F., Farmer, S. 36, T. Lima, P. O. Weinsberg, 1854.
 Fuller, J. T., Fruit Grower, S. 21, T. Ann Arbor, P. O. Ann Arbor, 1835.
 Gable, A., Farmer, S. 22, T. Augusta, P. O. Whittaker, 1883.
 Gage, A. K., Farmer, S. 10, T. Manchester, P. O. Manchester, 1881.
 Gage, G. W., Farmer, S. 34, T. Sylvan, P. O. Chelsea, 1856.
 Gakle, Martin, Farmer, S. 1, T. Saline, P. O. Saline, 1854.
 Gale, John C., Farmer, S. 14, T. Superior, P. O. Ypsilanti, 1830.
 Gall, Anson J., Farmer, S. 28, T. Manchester, P. O. Manchester, 1865.
 Gallagher, Patrick, Farmer, S. 3, T. Webster, P. O. Hamburg, 1832. (Res. Corunna).
 Gardner, Helen, Farmer, S. 24, T. Superior, P. O. Ypsilanti, 1861.
 Gates, James, Farmer & Stock, S. 2, T. Superior, P. O. Geer.
 Gates, William, Farmer, S. 2, T. Superior, P. O. Geer, 1875.
 Gauntlett, Jos., Postmaster & Agricultural Implements, Milan, 1850.
 Gauss, J., Farmer, S. 5, T. Saline, P. O. Bridgewater, 1857.
 Geddes, Robert, Farmer, S. 22, T. Pittsfield, P. O. Ypsilanti, 1845.
 Geer, Wm., Postmaster, Geer.
 Gehringer, Adam, Farmer, S. 28, T. Freedom, P. O. Manchester, 1855.
 Geiske, L., Farmer, S. 27, T. Sharon, P. O. Manchester, 1855.
 Geraghty, Jos., Farmer, S. 22, T. Webster, P. O. Dexter, 1835.
 Gibson, Andrew E., Attorney & Justice of Peace, Ann Arbor, 1886.
 Gilbert, H. C., Farmer, S. 10, T. Manchester, 1845.
 Gill, Peter, Farmer, S. 24, T. Superior, P. O. Ypsilanti, 1840.
 Gilman, W. H., Farmer, S. 17, T. York, P. O. York, 1839.
 Gilmore, N., Farmer, S. 25, T. York, P. O. Milan, 1846.
 Gisel, C., Farmer, S. 31, T. Lodi, P. O. Bridgewater, 1865.
 Glazier, F. P. (Glazier Stove Co.), Manufacturers, Chelsea, 1868.
 Glazier, G. P., Banker, Chelsea, 1868.
 Glover, H. P., Pres. Dress Stay Factory, Ypsilanti, 1837.
 Glenn, R. C., Farmer, S. 18, T. Dexter, P. O. Chelsea, 1835.
 Godfrey, C. E., Truck & Storage, Ann Arbor, 1876.
 Goetz, John A., Farmer, S. 15, T. Sylvan, P. O. Chelsea, 1869.

Goldrick, Rev. L. P., Clergyman, S. 29, T. Northfield, P. O. Ann Arbor, 1889.
 Goodrich, G. T., Farmer, S. 1, T. Lima, P. O. Dexter, 1852.
 Goodspeed, T. B., Farmer, S. 20, T. Superior, P. O. Ypsilanti.
 Gordon, David, Farmer & Stock, S. 27, T. Saline, P. O. Saline, 1850.
 Gordon, John, Farmer, S. 27, T. Saline, P. O. Saline, 1846.
 Gordon, W., Farmer, S. 21, T. Saline, P. O. Saline, 1846.
 Gorman, J. S., Farmer & Cigar Manufacturer, Chelsea, 1850.
 Gorman, Edw., Farmer, S. 27, T. Sylvan, P. O. Chelsea, 1842.
 Gorman, P., Farmer, S. 25, T. Lyndon, P. O. Chelsea, 1847.
 Gorton, H., Merchant, Waterloo, 1844.
 Gorton, R. E., Farmer, S. 34, T. Ypsilanti, P. O. Ypsilanti, 1854.
 Graf, Jacob, Farmer, S. 13, T. Bridgewater, P. O. Bridgewater, 1862.
 Graff, C. F., Farmer, S. 9, T. Saline, P. O. Saline, 1862.
 Grau, John, Farmer, S. 23, T. Lima, P. O. Lima Center, 1855.
 Graves, A. R., Farmer, S. 23, T. Ypsilanti, P. O. Ypsilanti, 1840.
 Graves, Fred. A., Farmer, S. 23, T. Ypsilanti, P. O. Ypsilanti, 1831.
 Gregory, James, Farmer, S. 14, T. Saline, P. O. Saline, 1840.
 Green, Richard, Farmer & Stock, S. 20, T. Manchester, P. O. Manchester, 1843.
 Green, Robert, Farmer, S. 19, T. Manchester, P. O. Manchester, 1849.
 Green, Thos., Farmer, S. 5, T. Manchester, P. O. Manchester, 1831.
 Greene, D. B., Attorney at Law, Insurance and Real Estate, Ypsilanti, 1837.
 Greene, Albert G., Farmer, S. 17, T. Bridgewater, P. O. Manchester.
 Griffin, D. C., Law, Loans, Real Estate & Insurance, Ypsilanti, 1848.
 Gridley, Sheldon, Farmer, S. 30, T. Ypsilanti, P. O. Ypsilanti, 1845.
 Gross, Michael, Farmer & Stock, S. 35, T. Lima, P. O. Dexter, 1842.
 Gross, John J., Farmer, S. 25, T. Lima, P. O. Dexter, 1847.
 Gross, J. M., Farmer, S. 4, T. Saline, P. O. Saline, 1848.
 Grosshans, John, Farmer, S. 16, T. Lodi, P. O. Saline, 1858.
 Grossman, John, Farmer, S. 15, T. Manchester, P. O. Manchester, 1855.
 Groves, Albert, Farmer & Stock, S. 27, T. Northfield, P. O. Emery.
 Gruner, L., Boot & Shoe Merchant, Ann Arbor, 1854.
 Guenther, Geo., Jr., Farmer, S. 29, T. Lodi, P. O. Saline, 1869.
 Guenther, W., Farmer, S. 10, T. Saline, P. O. Saline, 1872.
 Guy, E., Farmer, S. 26, T. York, P. O. Milan, 1856.
 Haas, Fred., Farmer, S. 15, T. Ann Arbor, P. O. Ann Arbor, 1850.
 Hack, G., Farmer, S. 27, T. Lodi, P. O. Saline, 1851.
 Hadley, L. K., Farmer, S. 11, T. Lyndon, P. O. Unadilla, 1836.
 Hadley, S. O., Retired Farmer, S. 11, T. Lyndon, P. O. Chelsea, 1842.
 Haussler, John F., Farmer, S. 19, T. Sharon, P. O. Manchester, 1845.
 Hagen, Jacob, Farmer, S. 15, T. Ann Arbor, P. O. Ann Arbor, 1856.
 Haines, Chas., Farmer, S. 13, T. Scio, P. O. Ann Arbor, 1852.
 Hale, I. B., Farmer, S. 28, T. York, P. O. York, 1863.
 Hall, W. F., Farmer & Stockraiser, Supervisor, S. 30, T. Sharon, P. O. Norvell, 1866.
 Hall, Frank, Farmer, S. 26, T. Manchester, P. O. Manchester, 1838.
 Hall, Harvey, Farmer, S. 26, T. Manchester, P. O. Manchester, 1836.
 Hall, John H., Farmer, S. 35, T. Dexter, P. O. Dexter, 1842.
 Hammond, D. A., Publisher, Ann Arbor, 1855.
 Hammond, Geo. H., S. 20, T. Ypsilanti, P. O. Ypsilanti.
 Hammond, F. J., Merchant & Postmaster, Whittaker, 1852.
 Hammond, H. A., Farmer, S. 36, T. Saline, P. O. Saline, 1830.
 Hanke, Wm., Farmer & Postmaster, River Raisin, 1840.
 Hanlen, Frank, Farmer, S. 12, T. Scio, P. O. Ann Arbor, 1852.
 Harbison, A., Farmer, S. 30, T. York, P. O. York, 1871.
 Harrington, Caleb, Farmer, S. 22, T. York, P. O. Milan, 1836.
 Harris, Chas., Farmer, S. 24, T. York, P. O. Milan, 1839.
 Harris, D. V., Farmer, S. 10, T. Ypsilanti, P. O. Ypsilanti, 1849.
 Harris, E. T., Farmer, S. 29, T. Augusta, P. O. Whittaker, 1834.
 Harrison, Jonathan, Farmer, S. 10, T. Ypsilanti, P. O. Ypsilanti, 1832.
 Harrison, Robert, Farmer, S. 14, T. Pittsfield, P. O. Ypsilanti, 1853.
 Hartwell, S. G., Farmer, S. 25, T. Saline, P. O. Saline, 1854.
 Harwood, Sidney, Farmer, S. 27, T. Pittsfield, P. O. Saline, 1847.
 Hasalschwardt, John, Farmer & Stock, S. 16, T. Sharon, P. O. Sharonville, 1849.
 Haskins, William, Livery, Feed & Sale Stables, Ann Arbor, 1891.
 Hathaway, C. F., Farmer, S. 35, T. Sylvan, P. O. Chelsea, 1856.
 Hauser, E. A., Dealer in Live Stock, Supervisor, Saline, 1857.
 Hay, Lyman, Farmer & Stock, S. 32, T. Sylvan, P. O. Chelsea, 1845.
 Hazelton, Brooks B., Pres. Ypsilanti Lumber Co., Ypsilanti, 1889.
 Heidenreich, Rev. F. L., Pastor St. Mary's Catholic Church, Manchester, 1895.
 Heimerdinger, George, Farmer & Stock, V. Pres. Union Savings Bank, S. 9, T. Manchester, P. O. Manchester, 1839.
 Heimerdinger, Geo., Farmer, S. 5, T. Saline, P. O. Saline, 1852.
 Heimerdinger, P., Farmer, S. 5, T. Saline, P. O. Saline, 1851.
 Helderling, Chas., Farmer, S. 18, T. Manchester, P. O. Manchester, 1868.
 Helderling, Gustav, Farmer, S. 33, T. Freedom, P. O. Manchester.
 Heliker, B. S. (Heliker & Myers), Hotel, Manchester, 1893.
 Helzerman, Fred., Farmer, Drainage Commissioner, S. 36, T. Augusta. P. O. Oakville, 1866.
 Hendershot, N., Farmer, S. 33, T. Saline, P. O. Macon, 1845.
 Herman, J. L., Farmer & Stock, S. 17, T. Manchester, P. O. Manchester, 1865.
 Herman, Henry, Farmer, S. 18, T. Manchester, P. O. Manchester, 1858.
 Henion, W. H., Farmer, S. 7, T. Manchester, P. O. Manchester, 1885.
 Hertler, Geo., Farmer, S. 10, T. York, P. O. Urania, 1860.
 Hewes, H. D., Farmer, S. 4, T. Sharon, P. O. Grass Lake, 1849.
 Hicks, Herman, Farmer, S. 25, T. Ann Arbor, P. O. Ann Arbor, 1825.
 Hill, C. F., Notary & Farmer, S. 24, T. Lodi, P. O. Saline, 1838.
 Hinkley, Porter, Farmer & Stock, S. 2, T. York, P. O. Ypsilanti, 1832.
 Hitchcock, Chas. E., Cashier Ann Arbor Savings Bank, Ann Arbor, 1854.
 Hitchcock, Harvey, Farmer, S. 25, T. York, P. O. Milan, 1852.
 Hitchcock, I. B., Farmer, S. 25, T. York, P. O. Milan, 1847.
 Hoey, Daniel E., Farmer, S. 7, T. Scio, P. O. Dexter, 1857.
 Holden, A. L., Farmer, S. 5, T. Sharon, P. O. Grass Lake, 1857.
 Holmes, J. R., Farmer & Stock, S. 27, T. Manchester, P. O. Manchester, 1834.
 Holmes, E. D., Farmer, S. 3, T. Ypsilanti, P. O. Ypsilanti, 1874.
 Holmes, S. A., Farmer, S. 22, T. Manchester, P. O. Manchester, 1856.
 Hooker, John, Farmer, S. 32, T. Augusta, P. O. Milan, 1854.
 Hoppe, Mrs. Fred., Farmer, S. 20, T. Sylvan, P. O. Francisco, 1855.
 Hoppe, R. M., Farmer, S. 8, T. Sylvan, P. O. Chelsea, 1860.
 Hoppe, William, Farmer, S. 17, T. Sylvan, P. O. Chelsea, 1866.
 Hornung, Adam, Farmer & Stock, S. 20, T. Bridgewater, P. O. River Raisin, 1888.
 Howling, W., Farmer, S. 32, T. Ypsilanti, P. O. Ypsilanti, 1880.
 Hoyt, G. L., Farmer, S. 22, T. Lodi, P. O. Saline, 1843.
 Hoyt, J., Farmer, S. 12, T. Saline, P. O. Saline, 1837.
 Huber, F., Farmer & Stock, S. 7, T. Bridgewater, P. O. Manchester.
 Huber, Jacob, Farmer, S. 7, T. Manchester, P. O. Manchester, 1859.
 Huber, J. G., Farmer, S. 17, T. Manchester, P. O. Manchester, 1867.
 Hulbert, L. S., Farmer, S. 31, T. Sharon, P. O. Manchester, 1840.
 Hull, J. W., Farmer, Saline, 1842.
 Hurley, Thos., Farmer, S. 17, T. Augusta, P. O. Whittaker, 1855.
 Hutzel, Emanuel, Farmer, S. 32, T. Freedom, P. O. Manchester.
 Hutzel, Gotlob, Farmer, S. 7, T. Lima, P. O. Chelsea, 1844.
 Hutzel, T. F., Expert Plumber, Ann Arbor, 1855.
 Hutzel, F., Farmer, S. 4, T. Pittsfield, P. O. Ann Arbor, 1843.
 Immann, G. W., Farmer, S. 13, T. Pittsfield, P. O. Ypsilanti, 1837.
 Irwin, John E., Farmer, S. 5, T. Sharon, P. O. Grass Lake, 1841.
 Isbell, N. H., Farmer, S. 32, T. Pittsfield, P. O. Saline, 1833.
 Jarvis, Geo., Farmer, S. 21, T. Ypsilanti, P. O. Ypsilanti, 1832.
 Jede, George, Farmer & Stock, S. 33, T. Lodi, P. O. Saline, 1854.
 Jede, J. G., Farmer & Stock, S. 31, T. Ann Arbor, P. O. Ann Arbor, 1848.
 Jede, Jacob, Farmer & Stock, S. 36, T. Dexter, P. O. Dexter, 1851.
 Jede, Joseph, Farmer, S. 26, T. Lodi, P. O. Saline, 1852.
 Jensen, Mathew, Farmer, S. 24, T. Sylvan, P. O. Chelsea, 1865.
 Jewell, Geo. S., Farmer & Stock, S. 30, T. Webster, P. O. Dexter, 1861.
 Jewett, Thos., Farmer, S. 30, T. Lima, P. O. Chelsea, 1844.
 Johnson, E., Farmer, S. 19, T. Augusta, P. O. Milan, 1853.
 Johnson, Geo., Farmer & Stock, S. 35, T. Lodi, P. O. Saline, 1836.
 Johnson, Wm., Farmer, S. 18, T. Manchester, P. O. Manchester, 1849.
 Johnson, Wm. E., Farmer, S. 29, T. Webster, P. O. Dexter, 1836.
 Johnson, Wm. T., Farmer, S. 17, T. Manchester, P. O. Manchester, 1859.
 Jones, Frank E., Attorney at Law, Res. Saline, Office Ann Arbor, 1862.
 Joslin, D. M., Retired Farmer, S. 3, T. Lyndon, P. O. Unadilla, 1833.
 Joss, John, Farmer, S. 33, T. Lima, P. O. Chelsea, 1854.
 Kader, Godfrey, Farmer, S. 12, T. Bridgewater, P. O. Bridgewater.
 Kaercher, J. Michael, Farmer & Stock, S. 32, T. Scio, P. O. Ann Arbor, 1841.
 Kaercher, L., Farmer & Stock, S. 7, T. Scio, P. O. Dexter, 1859.
 Kaercher, Fred. C., Farmer, S. 36, T. Lima, P. O. Weinsberg, 1857.
 Kaercher, Michael, Farmer, S. 36, T. Lima, P. O. Weinsberg, 1844.
 Kalmbach, Fred., Farmer, S. 16, T. Sylvan, P. O. Sylvan, 1855.
 Kalmbach, Fred., Farmer, S. 6, T. Ann Arbor, P. O. Ann Arbor, 1860.
 Kappler, Geo., Farmer, S. 19, T. Lodi, P. O. Eckert, 1847.
 Kappler, Martin, Farmer, S. 21, T. Pittsfield, P. O. Pittsfield, 1854.
 Keck, F., Farmer, S. 28, T. Lodi, P. O. Saline, 1852.
 Keck, John G., Farmer, S. 16, T. Manchester, P. O. Manchester, 1854.
 Keebler, Lewis, Farmer, S. 29, T. Lodi, P. O. Saline, 1852.
 Keck, T. J., Manager Ferdon Lumber Co., Ann Arbor.
 Keelan, John, Farmer, S. 10, T. Sylvan, P. O. Chelsea, 1852.
 Keeler, M. E., Farmer, S. 17, T. Sharon, P. O. Grass Lake, 1863.
 Kelly, C. J., Farmer, S. 28, T. Ypsilanti, P. O. Ypsilanti, 1839.
 Kelly, B. D., Farmer, S. 28, T. Ypsilanti, P. O. Ypsilanti, 1844.
 Kelly, James, Justice of Peace & Coal Dealer, Manchester, 1857.
 Kellogg, R. E., Farmer, S. 1, T. Pittsfield, P. O. Ypsilanti, 1846.
 Kellogg, John, Farmer, S. 21, T. York, P. O. York, 1837.
 Kelsey, Mrs. M., Farmer, S. 9, T. York, P. O. Saline, 1846.
 Kempf, R. & Bro., Bankers, Chelsea.
 Kelsey, W. W., Farmer, S. 13, T. York, P. O. Stony Creek, 1855.
 Kent, D. L., Farmer, S. 32, T. Sylvan, P. O. Chelsea, 1834.
 Keppler, John, Farmer, S. 9, T. Ann Arbor, P. O. Ann Arbor, 1854.
 Kercher, Gottlieb, Farmer & Stock, S. 23, T. Superior, P. O. Ypsilanti, 1865.
 Kern, Jacob, Farmer & Stock, S. 18, T. Ann Arbor, P. O. Ann Arbor, 1870.
 Kern, F. J., Farmer, S. 11, T. Manchester, P. O. Manchester, 1865.
 Kern, Geo., Farmer, S. 30, T. Manchester, P. O. Evans Lake, 1871.
 King, Edward, Farmer, S. 15, T. Ypsilanti, P. O. Ypsilanti, 1837.
 King, Z. P., Attorney at Law, Ann Arbor, 1860.
 Kingerder, Jacob, Farmer, S. 9, T. Freedom, P. O. Chelsea.
 Kirchgessner, Wm., Bakery & Restaurant, Manchester, 1851.
 Kirk, John P., Attorney at Law, Ypsilanti, 1867.
 Kirkwood, A. T., Milling, S. 29, T. Sharon, P. O. Manchester, 1871.
 Klein, Jacob, Farmer, S. 15, T. Lima, P. O. Lima Center, 1853.
 Klein, John, Farmer, S. 3, T. Sharon, P. O. Chelsea, 1870.
 Kline, Chas. H., Attorney at Law, Ann Arbor, 1881.
 Knickerbocker, I. M., Farmer, S. 26, T. York, P. O. Milan, 1854.
 Koch, John, Wholesale & Retail Furniture, Carpets, Drapery, Order Work & Repairing, Ann Arbor, 1866.
 Koebbe, J. F., Farmer, S. 28, T. Saline, P. O. Macon, 1851.
 Koehler, John, Sr., Farmer, S. 5, T. Saline, P. O. Bridgewater, 1855.
 Koehler, John, Jr., Farmer, S. 29, T. Saline, P. O. Clinton, 1859.
 Kothe, Henry, Farmer & Stock, S. 33, T. Sharon, P. O. Manchester, 1831.
 Kress, Simon J., Farmer, S. 16, T. Lodi, P. O. Ann Arbor, 1863.
 Kuehnle, Israel, Farmer & Stock, S. 24, T. Scio, P. O. Ann Arbor, 1835.
 Kuhl, A. H., Farmer & J. P., S. 1, T. Sharon, P. O. Chelsea, 1864.
 Kuhl, Geo. L., Farmer, S. 36, T. Sharon, P. O. Manchester, 1865.
 Kulenkamp, W., Farmer, S. 18, T. Sharon, P. O. Manchester, 1830.
 Laflin, Henry, Farmer, S. 21, T. Ypsilanti, P. O. Ypsilanti, 1872.
 Laffin, Horace, Farmer, S. 33, T. Ypsilanti, P. O. Ypsilanti, 1872.
 Laing, John, Farmer, S. 3, T. Saline, P. O. Saline, 1840.
 Lambarth, Christian, Farmer, S. 32, T. Lodi, P. O. Saline, 1847.
 Lamkin, W. P., Manufacturer, Milan.
 Landwehr, John B., Farmer, S. 36, T. Sharon, P. O. Manchester, 1866.
 Lashier, J. B., Farmer, S. 5, T. York, P. O. Saline, 1834.
 Laubengayer, C. F., Farmer & Stock, S. 26, T. Sylvan, P. O. Chelsea, 1852.
 Laubengayer, F., Farmer, S. 4, T. Lodi, P. O. Ann Arbor, 1843.
 Laubengayer, J. G., Farmer, S. 5, T. Lodi, P. O. Weinsberg, 1841.
 Laubengayer, T., Farmer, S. 6, T. Lodi, P. O. Weinsberg, 1847.
 Lavey, C., Farmer, S. 34, T. Dexter, P. O. Dexter, 1841.
 Lavey, P., Farmer, S. 24, T. Dexter, P. O. Dexter, 1849.
 Lawrence, J. F., Attorney at Law, Ann Arbor, 1844.
 Lawrence, E. B., Farmer, S. 10, T. Sharon, P. O. Sharonville, 1861.
 Lawrence, J. N., Farmer, S. 22, T. York, P. O. York, 1858.
 Layer, John, Farmer, S. 7, T. Saline, P. O. Bridgewater, 1846.
 Lay, Wm. H., Retired Farmer, Ypsilanti, 1839.
 LeBaron, H. T., Farmer, S. 20, T. York, P. O. York, 1853.
 Lee, Levi, Farmer, S. 30, T. Webster, P. O. Dexter, 1843.
 Leeson, H. C., Farmer, S. 11, T. Manchester, P. O. Manchester, 1867.
 Lehman, M. J., Attorney at Law, Ann Arbor, 1852.
 Lehman, C. G., Farmer, S. 2, T. Sharon, P. O. Chelsea, 1852.
 Lehman, Fred., Farmer, S. 3, T. Sharon, P. O. Chelsea, 1852.
 Lehr, William H., Grocery & Restaurant, Manchester, 1884.
 Leland, E. E., Farmer & Stock, S. 26, T. Northfield, P. O. Emery, 1845.
 Lemm, J. R., Farmer, S. 7, T. Sharon, P. O. Grass Lake, 1839.
 Lighthall, H., Supervisor & Manufacturer, Chelsea, 1870.
 Lindenschmidt, H. D., Farmer, S. 34, T. Pittsfield, P. O. Saline, 1849.
 Linsley, J. B., Farmer, S. 31, T. Saline, P. O. Macon, 1834.
 Linsley, D., Farmer & Stock, S. 32, T. Augusta, P. O. Milan, 1834.
 Loeffler, Geo., Farmer, S. 5, T. Freedom, P. O. Chelsea, 1868.
 Loehr, Edward, Farmer, S. 35, T. Ypsilanti, P. O. Willis, 1883.
 Logan, Wm., Farmer, S. 13, T. Manchester, P. O. Manchester, 1835.
 Lohr, Amos, Farmer, S. 18, T. Pittsfield, P. O. Ann Arbor, 1855.
 Loomis, Benj., Farmer, S. 2, T. Ypsilanti, P. O. Ypsilanti, 1837.
 Looney, Mrs. Sarah, Farmer, S. 10, T. Sylvan, P. O. Chelsea, 1845.
 Lowden, Jas. L., Farmer, S. 31, T. Ypsilanti, P. O. Ypsilanti, 1840.
 Lowry, M. A., Farmer & Stock, S. 24, T. Sylvan, P. O. Chelsea, 1851.
 Luckhart, Henry, Farmer & Stock, S. 4, T. Bridgewater, P. O. Manchester.
 Luckhart, Jacob, Farmer, S. 20, T. Lodi, P. O. Saline, 1859.
 Luck, Otto D., Township Clerk, S. 22, T. Lima, P. O. Chelsea, 1872.
 Luick, Emanuel (Luick Bros.), Lumber, Planing Mill, Ann Arbor, 1844.
 Luick, G. (Luick Bros.), Lumber, Doors, Sash, Blinds, Ann Arbor, 1846.
 Luick, G. G., Farmer, S. 12, T. Ann Arbor, P. O. Ann Arbor, 1849.
 Luick, John D., Farmer, S. 22, T. Lima, P. O. Chelsea, 1838.
 Lusty, Peter, Farmer, S. 35, T. Lyndon, P. O. Chelsea, 1847.
 Lutz, John, Farmer & Stock, S. 15, T. Saline, P. O. Saline, 1864.
 Lutz, Jacob, Farmer, S. 22, T. Saline, P. O. Saline, 1853.
 Lyman, C., Farmer & Stock, S. 22, T. Dexter, P. O. Dexter, 1848.
 Lyman, M., Farmer & Stock, S. 22, T. Dexter, P. O. Dexter, 1848.
 Lyon, Daniel, Farmer & Stock, S. 15, T. Scio, P. O. Dexter, 1862.
 Lyon, Arthur, Farmer, S. 23, T. Scio, P. O. Ann Arbor, 1847.
 Mack, Christian (Mack & Schmid), Dry Goods, Loans, Insurance, Ann Arbor, 1850.
 Madden, Peter, Farmer & Stock, S. 21, T. Dexter, P. O. Dexter, 1869.
 Mahrie, Frederick, Farmer & Stock, S. 10, T. Bridgewater, P. O. Clinton, 1847.
 Mann, G. J., Farm Implements, Treas. Farmers' Mutual Fire Insurance Co., S. 31, T. Lodi, P. O. Bridgewater, 1858.

Mann, J. S., Carpenter, S. 17, T. Ann Arbor, P. O. Ann Arbor, 1879.
 Markham, Oliver, Farmer, S. 22, T. Superior, P. O. Ypsilanti, 1855.
 Marsh, H. M., Farmer & Stock, S. 14, T. Scio, P. O. Delhi Mills, 1837.
 Marsh, Jonas, Farmer, S. 10, T. Scio, P. O. Delhi Mills, 1837.
 Mason, Geo., Farmer, S. 26, T. Augusta, P. O. Whittaker, 1845.
 Matteson, E. A., Farmer, S. 13, T. Ann Arbor, P. O. Ann Arbor, 1836.
 Matteson, B. F., Farmer, S. 18, T. Manchester, P. O. Manchester, 1878.
 Maubetsch, John, Farmer, S. 6, T. Ypsilanti, P. O. Ypsilanti, 1869.
 Mayer, Jacob, Farmer, S. 18, T. Superior, P. O. Dixboro, 1855.
 Mayer, Joseph, Farmer, S. 2, T. Sharon, P. O. Chelsea, 1861.
 McCabe, Mrs. John, Retired, S. 13, T. Dexter, P. O. Dexter, 1830.
 McGinnis, Thomas, Farmer, S. 34, T. Dexter, P. O. Dexter, 1844.
 McGuire, James, Farmer, S. 20, T. Saline, P. O. Clinton, 1857.
 McIntyre, A. G., Farmer, S. 27, T. York, P. O. York, 1849.
 McKernan, John, Farmer, S. 36, T. Lyndon, P. O. Chelsea, 1847.
 McKinstry, C. P., Register of Deeds, Ypsilanti, 1863.
 McLaughlin, D., Farmer, S. 26, T. Lyndon, P. O. Chelsea, 1844.
 McLaren, James, Farmer, S. 34, T. Lima, P. O. Chelsea, 1835.
 McMahon, C. D., Farmer, S. 17, T. Manchester, P. O. Manchester, 1860.
 McMahon, Martin, Farmer, S. 23, T. Manchester, P. O. Manchester, 1862.
 McMichael, Harvey, Farmer, S. 15, T. York, P. O. Saline, 1855.
 McMullen, H., Farmer, S. 28, T. York, P. O. York, 1868.
 Merithew, S. M., Farmer, S. 34, T. Sharon, P. O. Manchester, 1836.
 Mead, Andrew, Farmer, S. 4, T. Ann Arbor, P. O. Ann Arbor, 1870.
 Merrill, G. W., Farmer, S. 2, T. Webster, P. O. Hamburg, 1844.
 Merriman, C. F., Farmer, S. 6, T. Manchester, P. O. Manchester, 1856.
 Merriman, W. H., Farmer, S. 6, T. Manchester, P. O. Manchester, 1859.
 Meyer, Daniel, Farmer, S. 36, T. Lima, P. O. Weinsberg, 1854.
 Miller, Reuben W., D. D. S., Farmer, S. 36, T. Pittsfield, P. O. Ypsilanti, 1867.
 Miller, Adam, Farmer, S. 17, T. Superior, P. O. Dixboro, 1845.
 Miller, Geo. W., Farmer, S. 3, T. York, P. O. Urania, 1858.
 Miller, Wm. J., City Clerk & Pump Manfr., Ann Arbor, 1858.
 Miller, Wm. W., Farmer, S. 36, T. Pittsfield, P. O. Ypsilanti, 1856.
 Mills, Chas., Dairy Farmer, S. 6, T. Pittsfield, P. O. Ann Arbor.
 Mills Bros., Dairymen, S. 6, T. Pittsfield, P. O. Ann Arbor.
 Mills, D., Farmer, S. 17, T. Bridgewater, P. O. River Raisin, 1845.
 Millsbaugh, M. B., Farmer & Stock, S. 22, T. Sylvan, P. O. Chelsea, 1860.
 Minor, Josiah, Farmer, S. 19, T. Bridgewater, P. O. Manchester.
 Minor, M. D., Farmer & Stock, S. 27, T. Bridgewater, P. O. Clinton.
 Minzey, A. B., Farmer, S. 20, T. Augusta, P. O. Whittaker, 1836.
 Minzey, R., Farmer, S. 18, T. Augusta, P. O. Stony Creek, 1836.
 Minzey, Martha, Farmer, S. 18, T. Augusta, P. O. Stony Creek, 1836.
 Minzey, Phoebe, Farmer, S. 18, T. Augusta, P. O. Stony Creek, 1839.
 Mitchell, M., Farmer, S. 27, T. Bridgewater, P. O. Clinton, 1832.
 Mohrluk, Michael, Farmer, S. 14, T. Sylvan, P. O. Chelsea, 1856.
 Monaghan, F., Farmer, S. 36, T. Ann Arbor, 1853.
 Montonye, A. E., Farmer & Stock, S. 29, T. York, P. O. York.
 Moore, Ed., Farmer, S. 34, T. Scio, P. O. Ann Arbor, 1837.
 Moore, F. H., Farmer, S. 28, T. York, P. O. York, 1848.
 Moore, M. G., Farmer, S. 34, T. Ypsilanti, P. O. Ypsilanti, 1855.
 Moore, W. L., Farmer, S. 11, T. York, P. O. Urania, 1848.
 Moors, Alfred, Farmer & Stock, S. 15, T. Lodi, P. O. Saline, 1837.
 Moran, S. A., Publisher, Editor "Register," Ann Arbor, 1883.
 Morgan, C. L., Farmer, S. 32, T. Saline, P. O. Macon, 1846.
 Morgan, S. A., Farmer, S. 15, T. Pittsfield, P. O. Pittsfield, 1850.
 Mount, J. P., Farmer & Stock, S. 31, T. Sharon, P. O. Norvell, 1846.
 Munch, William, Farmer, S. 26, T. Ypsilanti, P. O. Ypsilanti, 1865.
 Munroe, B. D., Farmer, S. 35, T. Saline, P. O. Saline, 1845.
 Murray, Wm. C., Farmer, S. 10, T. Superior, P. O. Dixboro, 1830.
 Myers, O. H. (Heliker & Myers), Hotel, Manchester, 1893.

Neehaus, Herman, Farmer, S. 8, T. Freedom, P. O. Chelsea.
 Newkirk, H. Wirt, Cashier Dexter Savings Bank, Dexter.
 Newton, Jeremiah, Farmer, S. 5, T. Ypsilanti, P. O. Ypsilanti, 1837.
 Newton, Thos., Farmer, S. 13, T. Superior, P. O. Ypsilanti, 1843.
 Newton, W., Farmer, S. 16, T. Augusta, P. O. Whittaker, 1870.
 Nixon, N., Farmer, S. 11, T. Ann Arbor, P. O. Ann Arbor, 1836.
 Nordman, E. A., Farmer, S. 11, T. Lima, P. O. Dexter, 1835.
 Norris, E., Attorney at Law, Ann Arbor.
 Nugent, H., Farmer, S. 21, T. Augusta, P. O. Whittaker, 1846.

O'Brien, D., Jr., Farmer, S. 17, T. Augusta, P. O. Whittaker, 1858.
 O'Brien, J. D., Farmer, S. 16, T. Augusta, P. O. Whittaker, 1860.
 O'Connor, Mrs. Mary, Farmer, S. 9, T. Sylvan, P. O. Chelsea, 1855.
 Oesterlin, Eugene, Insurance, Collections, Notary Public, Ann Arbor, 1864.
 O'Hara, John, Farmer & Dairy, S. 9, T. Ann Arbor, P. O. Ann Arbor, 1834.

Olds, Frank, Farmer, S. 22, T. York, P. O. Milan, 1840.
 Orr, H. S., Farmer & Stock, S. 16, T. York, P. O. Saline, 1856.
 Orr, Seymour, Farmer & Stock, S. 24, T. Salem, P. O. Salem, 1895.
 Osband, W. M., Publisher, Editor & Proprietor "Ypsilantian," Ypsilanti, 1867.
 Osborn, George, Farmer, S. 35, T. Saline, P. O. Saline, 1840.
 Osborn, W. B., Farmer, S. 27, T. Sharon, P. O. Manchester, 1854.
 Owen, W. H., Tonsorial Parlors, Ann Arbor, 1891.

Palmer, S. G., Farmer, S. 2, T. Lyndon, P. O. Unadilla, 1848.
 Palmer, S. L., Farmer, S. 16, T. Manchester, P. O. Manchester, 1842.
 Pardon, C. F., Dealer in Fresh & Salt Meats, Ann Arbor, 1863.
 Parker, Geo. W., Farmer, S. 25, T. Lima, P. O. Dexter, 1851.
 Parker, J. L., Farmer, S. 24, T. Lima, P. O. Dexter, 1829.
 Parker, Russell, Farmer, S. 24, T. Lima, P. O. Dexter, 1844.
 Parker, W. E., Farmer, S. 24, T. Ann Arbor, P. O. Dixboro, 1844.
 Parker, W. J., Farmer, S. 24, T. Ann Arbor, P. O. Ann Arbor, 1842.
 Parshall, J. F., Farmer, S. 34, T. Ann Arbor, P. O. Ann Arbor, 1840.
 Parsons, C. R., Farmer, S. 18, T. York, P. O. Saline, 1862.
 Parson, Roswell, Farmer, S. 18, T. Ypsilanti, P. O. Ypsilanti, 1839.
 Paul, Chas., Farmer & Stock, S. 4, T. Bridgewater, P. O. Manchester.
 Paul, Godfrey S., Fruit Grower & Farmer, S. 35, T. Scio, P. O. Ann Arbor, 1866.

Paul, William, Farmer, S. 27, T. Lima, P. O. Chelsea, 1832.
 Pease, W. E., Farmer, S. 20, T. Manchester, P. O. Manchester, 1840.
 Pease, W. H., Farmer, S. 28, T. Pittsfield, P. O. Saline, 1867.
 Peatt, Geo., Farmer, S. 20, T. Webster, P. O. Dexter, 1849.
 Peck, Erwin, Farmer, Ypsilanti, 1825.
 Peck, Wait, Farmer, S. 33, T. Sharon, P. O. Manchester, 1831.
 Peckens, Geo. S., Farmer, S. 12, T. Sharon, P. O. Chelsea, 1834.
 Peckens, N. H., Farmer, S. 12, T. Sharon, P. O. Chelsea, 1855.
 Perkins, Anna M., S. 14, T. York, P. O. Milan, 1893.
 Perkins, W. R., Farmer & Stock, S. 14, T. York, P. O. Milan, 1893.
 Perry, G. B., Farmer, S. 9, T. Lima, P. O. Chelsea, 18 9.
 Pester, Oscar B., Farmer, S. 33, T. Ypsilanti, P. O. Ypsilanti, 1869.
 Peters, Geo. A., Farmer, S. 10, T. Scio, P. O. Scio, 1826.
 Phelps, Amos B., Farmer, S. 7, T. Scio, P. O. Dexter, 1830.
 Phelps, Ben. J., Farmer, S. 7, T. Scio, P. O. Dexter, 1830.
 Phelps, Harry I., Farmer, S. 5, T. Scio, P. O. Dexter, 1828.
 Phillips, M. P., Farmer, S. 19, T. York, P. O. York, 1855.
 Phillips, Robert, Bank Cashier, Ann Arbor, 1891.
 Pierce, M. A., Farmer, S. 32, T. Sharon, P. O. Manchester, 1832.
 Pierce, M. C., Farmer, S. 19, T. Sharon, P. O. Norvell, 1846.
 Pierce, Nathan, Farmer, S. 8, T. Lima, P. O. Chelsea, 1832.
 Pixley, Geo. W., Farmer & Stock, S. 13, T. Sharon, P. O. Manchester, 1860.

Platt, H. D., Farmer, S. 11, T. Pittsfield, P. O. Ypsilanti, 1835.
 Polhemus, J. A., Livery, Feed & Sale Stables, Ann Arbor, 1862.
 Polzin, Joseph, Farmer & Stock, S. 25, T. Augusta, P. O. Whittaker, 1883.
 Pond, E. B., Justice of Peace, Ann Arbor, 1854.
 Popkins, E., Farmer, S. 13, T. Ann Arbor, P. O. Ann Arbor, 1825.
 Pratt, John J., Farmer, S. 2, T. Lima, P. O. Dexter, 1836.

Preston, Perry, Farmer, S. 28, T. Augusta, P. O. Whittaker, 1843.
 Prior, Mary, Farmer, S. 30, T. Augusta, P. O. Milan, 1862.
 Pruden, A. F., Farmer, S. 24, T. Sylvan, P. O. Chelsea, 1844.
 Pryer, C. A., Farmer, S. 3, T. Ann Arbor, P. O. Ann Arbor, 1850.

Quackenbush, T. V., Farmer, S. 2, T. Superior, P. O. Plymouth, 1853.
 Queal, R., Farmer, S. 28, T. Webster, P. O. Dexter, 1835.
 Quirk, D. L., President First National Bank, Ypsilanti, 1838.

Rabbitt, L., Farmer, S. 9, T. Dexter, P. O. Dexter, 1840.
 Rabbitt, Mary, Retired Farmer, S. 26, T. Dexter, P. O. Dexter, 1835.
 Randall, Edgar N., Farmer, S. 20, T. Bridgewater, P. O. River Raisin, 1855.

Randall, S. C., Prosecuting Attorney, Ann Arbor, 1883.
 Rash, Jas. S., Farmer, S. 25, T. Ann Arbor, P. O. Ann Arbor, 1830.
 Raymond, G. C., Farmer, S. 5, T. Sharon, P. O. Grass Lake, 1842.
 Read, George, Farmer, S. 15, T. Pittsfield, P. O. Ann Arbor, 1852.
 Reade, G. C., Farmer, S. 17, T. Dexter, P. O. Chelsea, 1845.
 Reese, F. E., Farmer, S. 32, T. York, P. O. York, 1846.
 Reichert, J. J., Farmer, S. 29, T. Scio, P. O. Ann Arbor, 1851.
 Reid, Nicholas, Farmer & Stock, S. 13, T. Dexter, P. O. Dexter, 1860.
 Reilly, Jas., Farmer, S. 17, T. Dexter, P. O. Chelsea, 1845.
 Reilly, Luke, Farmer & Stock, Breeder of Jersey Cattle, S. 28, T. Lyndon, P. O. Chelsea, 1845.

Reinhart, Robert, Farmer, S. 36, T. Superior, P. O. Ypsilanti, 1856.
 Reiser, Jacob, Farmer, S. 11, T. Bridgewater, P. O. Bridgewater.
 Renau, Henry, Farmer, S. 31, T. Sharon, P. O. Manchester, 1854.
 Renau, John, Farmer, S. 31, T. Ann Arbor, P. O. Ann Arbor, 1856.
 Reno, Lambert, Farmer, S. 20, T. Freedom, P. O. Manchester.
 Rentchler, F., Farmer, S. 26, T. Lodi, P. O. Saline, 1849.
 Renz, G., Farmer, S. 21, T. Saline, P. O. Saline, 1837.
 Renz, John, Farmer, S. 27, T. Freedom, P. O. Manchester, 1847.
 Reyer, E., Farmer, S. 30, T. Lodi, P. O. Bridgewater, 1839.
 Rhoades, Chas., Farmer, S. 31, T. Saline, P. O. Macon, 1835.
 Rhoades, Chester, Farmer, S. 26, T. Saline, P. O. Macon, 1837.
 Rhoades, E. C., Farmer, S. 9, T. Sharon, P. O. Chelsea, 1847.
 Rhodes, W. S., Farmer, S. 32, T. Pittsfield, P. O. Saline, 1850.
 Rice, Ralph, Farmer, S. 12, T. Pittsfield, P. O. Ypsilanti, 1841.
 Richards, G. F., Farmer, S. 16, T. York, P. O. Saline, 1844.
 Richards, John, Farmer, S. 16, T. York, P. O. Saline, 1840.
 Richardson, E., Farmer, S. 9, T. Augusta, P. O. Whittaker, 1865.
 Richardson, Homer, Farmer, S. 9, T. Augusta, P. O. Whittaker, 1860.
 Richardson, Thos., Farmer, S. 26, T. Scio, P. O. Ann Arbor, 1832.
 Riggs, James, Farmer, S. 29, T. Sylvan, P. O. Sylvan, 1837.
 Rinsey, Caspar, Wholesale Oil, Wholesale & Retail Groceries, Ann Arbor, 1868.

Robbins, Myron, Farmer, S. 18, T. Augusta, P. O. Milan, 1840.
 Robbins, Wm., Farmer, S. 30, T. Augusta, P. O. Milan, 1855.
 Robinson, W., Justice of Peace, N. P., Milan, 1883.
 Robison, Fred., Farmer & Stock, S. 33, T. Saline, P. O. Macon, 1863.
 Robison, John J., Farmer & Stock, S. 22, T. Sharon, P. O. Manchester, 1843.

Robison, D., Farmer, S. 33, T. Saline, P. O. Macon, 1833.
 Rockwell, D., Farmer, S. 25, T. Sylvan, P. O. Chelsea, 1854.
 Rockwell, D. J., Farmer, S. 25, T. Sylvan, P. O. Chelsea, 1854.
 Rockwell, John, Farmer, S. 9, T. Lyndon, P. O. Chelsea, 1840.
 Roehm, W. D., Farmer, S. 20, T. Saline, P. O. Salina, 1847.
 Rogers, A. N., Farmer & Stock, S. 21, T. Scio, P. O. Ann Arbor, 1853.
 Rogers, Chas., Farmer, S. 8, T. Augusta, P. O. Stony Creek, 1842.
 Rogers, J. E., Farmer, S. 6, T. York, P. O. Saline, 1838.
 Roller, J. G., Farmer, S. 33, T. Lodi, P. O. Saline, 1854.
 Roost, John, Farmer & Stock, S. 2, T. Scio, P. O. Delhi Mills, 1854.
 Root, Ed. E., Fire Insurance & Bank Cashier, Manchester, 1853.
 Rose, C. W., Dairyman, S. 10, T. Pittsfield, P. O. Ann Arbor, 1853.
 Rosh, Geo., Farmer, S. 14, T. Lodi, P. O. Ann Arbor, 1824.
 Ross, John, Farmer, S. 10, T. Sylvan, P. O. Chelsea, 1851.
 Row, John, Farmer, S. 16, T. Sylvan, P. O. Chelsea, 1840.
 Rowe, Milo A., Farmer, S. 35, T. Sharon, P. O. Manchester, 1837.
 Ruckman, Eden, Farmer, S. 1, T. Saline, P. O. Saline, 1837.
 Runciman, John, Farmer & Stock, S. 5, T. Sylvan, P. O. Chelsea, 1854.
 Runciman, J. H., Farmer, S. 5, T. Sylvan, P. O. Chelsea, 1844.
 Runciman, Geo., Farmer, S. 30, T. Lyndon, P. O. Waterloo, 1841.
 Rushton, W. B., Farmer & Stock, S. 17, T. Manchester, P. O. Manchester, 1852.
 Rushton, Herbert, Farmer, S. 15, T. Manchester, P. O. Manchester, 1855.
 Russ, John, Farmer, S. 34, T. Augusta, P. O. Whittaker, 1835.
 Russell, H. M., Farmer, S. 14, T. Saline, P. O. Saline, 1837.
 Russell, Thos., Farmer, S. 31, T. York, P. O. York, 1864.
 Rutthuff, Harrison, Farmer, S. 23, T. Ypsilanti, P. O. Ypsilanti, 1840.
 Ryan, Wm., Farmer, S. 10, T. Dexter, P. O. Pinckney, 1845.
 Ryder, C. E., Farmer & Stock, S. 13, T. Salem, P. O. Salem, 1860.

Sanders, Cynthia W., Farmer, S. 13, T. Pittsfield, P. O. Ypsilanti, 1836.
 Savage, A., Farmer, S. 1, T. Ann Arbor, P. O. Ann Arbor, 1830.
 Savage, Edward, Farmer, S. 3, T. Sylvan, P. O. Chelsea, 1839.
 Scadin, Wm., Farmer, S. 26, T. Webster, P. O. Dexter, 1836.
 Schaffer, C. C., Farmer, S. 30, T. Ann Arbor, P. O. Ann Arbor, 1832.
 Schaffer, J. L., Farmer & Fruit, S. 30, T. Ann Arbor, P. O. Ann Arbor, 1844.

Schaible, John George, Farmer & Stock, S. 19, T. Lodi, P. O. Bridgewater, 1850.
 Schaible, C. F., Farmer, S. 14, T. Manchester, P. O. Manchester, 1864.
 Schaible, John, Farmer, S. 14, T. Manchester, P. O. Manchester, 1865.
 Schaible, M. J., Farmer, S. 14, T. Manchester, P. O. Manchester, 1867.
 Schaible, John, Farmer, S. 4, T. Saline, P. O. Saline, 1854.
 Schaible, John, Farmer, S. 33, T. Sharon, P. O. Manchester, 1858.
 Schaible, John, Farmer, S. 17, T. Lodi, P. O. Bridgewater, 1852.
 Schellenberger, Jacob, Farmer, S. 11, T. Bridgewater, P. O. Bridgewater, 1854.

Schenk, W. P. (W. P. Schenk & Co.), General Merchant, Chelsea, 1858.
 Schenk, Michael, Farmer, S. 30, T. Sylvan, P. O. Francisco, 1849.
 Schieferstein, Henry, Farmer & Stock, S. 25, T. Dexter, P. O. Dexter, 1865.

Schiller, John, Farmer, S. 20, T. Freedom, P. O. Manchester, 1855.
 Schlegel, H., Farmer, S. 7, T. Saline, P. O. Bridgewater, 1856.
 Schleh, John, Farmer & Wholesale Butcher, S. 11, T. Saline, P. O. Saline, 1865.
 Schlicht, Wm. J., Farmer & Stock, S. 35, T. Sharon, P. O. Manchester, 1865.

Schlicht, John H., Farmer & J. P., S. 36, T. Sharon, P. O. Manchester, 1856.

Schlicht, L. J., Farmer, S. 36, T. Sharon, P. O. Manchester, 1868.

Schmid, Frederick (Mack & Schmid), Dry Goods, Loans, Insurance, Real Estate, Ann Arbor, 1839.

Schmid, Nathaniel, Deputy Revenue Collector, Manufacturer & Dealer in Hardwood Lumber, Manchester.

Schmid, J. A., Farmer, S. 34, T. Lima, P. O. Lima Center, 1846.

Schmidt, Geo. A., Farmer & Stock, S. 16, T. Bridgewater, P. O. Clinton.

Schmidt, F., Farmer, S. 30, T. Ann Arbor, P. O. Ann Arbor, 1840.

Schmidt, Henry C., Farmer, S. 36, T. Lima, P. O. Weinsberg, 1856.

Schroen, Adam, Farmer, S. 5, T. York, P. O. Saline, 1862.

Schroen, John, Farmer, S. 6, T. York, P. O. Saline, 1872.

Schroen, Henry, Farmer, S. 11, T. Pittsfield, P. O. Ann Arbor, 1867.

Schultz, Henry, Farmer & Stock, S. 16, T. Dexter, P. O. Dexter, 1875.

Schumacher, J., Farmer & Stock, S. 4, T. Manchester, P. O. Manchester, 1854.

Schwab, Henry, Farmer, S. 4, T. Pittsfield, P. O. Ann Arbor, 1857.

Schwartz, Geo., Farmer, S. 36, T. Scio, P. O. Ann Arbor, 1854.

Schweitzer, F., Farmer, S. 10, T. Saline, P. O. Saline, 1847.

Schweitzer, G., Farmer, S. 10, T. Saline, P. O. Saline, 1847.

Sears, Thos. S., Farmer & Stock, S. 6, T. Lima, P. O. Chelsea, 1837.

Seeger, J. Fred., Farmer, S. 9, T. Lima, P. O. Chelsea, 1849.
 Seeger, Mathew, Farmer, S. 9, T. Saline, P. O. Saline, 1852.
 Seitz, Henry, Farmer & Stock, S. 5, T. York, P. O. York.
 Servis, Andrew, Farmer, S. 3, T. Sharon, P. O. Chelsea, 1857.
 Seyboldt, J. G., Farmer, S. 24, T. Scio, P. O. Ann Arbor, 1848.
 Shaw, W., Farmer, S. 24, T. Saline, P. O. Saline, 1855.
 Sherwood, C. C., Farmer, S. 24, T. Pittsfield, P. O. Ypsilanti, 1853.
 Simms, Henry, Farmer, S. 8, T. Webster, P. O. Dexter, 1839.
 Simpson, H., Farmer, S. 34, T. Augusta, P. O. Oakville, 1872.
 Slayton, G. W., Farmer, S. 19, T. Ypsilanti, P. O. Ypsilanti, 1844.
 Slimer, Jacob, Farmer, S. 19, T. Lima, P. O. Chelsea, 1847.
 Sloan, Pat, Livery, Feed & Sale Stables, Dexter, 1865.
 Sloat, J. R., Farmer, S. 34, T. Sharon, P. O. Manchester, 1847.
 Smith, A. B., Publisher Milan "Leader," Milan, 1873.
 Smith, Austin F., Dairyman, S. 15, T. Pittsfield, P. O. Ann Arbor, 1861.
 Smith, C. A., Farmer, S. 25, T. York, P. O. Milan, 1849.
 Smith, Ebenezer, Farmer, S. 35, T. Lima, P. O. Dexter, 1833.
 Smith, Francis W., Farmer, S. 29, T. Sharon, P. O. Manchester, 1839.
 Smith, Geo. C., Editor "Commercial," Ypsilanti, 1885.
 Smith, Geo. E., Dairy Farmer, Fine Stock, S. 10, T. Pittsfield, P. O. Ann Arbor, 1863.

Smith, J. A., Farmer, S. 12, T. Saline, P. O. Saline, 1837.
 Smith, J. Evarts, Farmer, S. 21, T. Ypsilanti, P. O. Ypsilanti, 1866.
 Smith, J. H., Farmer, S. 19, T. Saline, P. O. Clinton, 1833.
 Smith, R., Farmer, S. 36, T. Dexter, P. O. Dexter, 1831.
 Smith, Samuel H., Farmer, S. 28, T. Sharon, P. O. Manchester, 1836.
 Smith, William, Farmer & Blacksmith, Ypsilanti, 1855.
 Smith, W. D., Farmer, S. 16, T. Dexter, P. O. Dexter, 1839.
 Snider, Benj., Farmer & Stock, S. 2, T. Ann Arbor, P. O. Ann Arbor, 1862.

Spaeth, C., Saloon & Bottling Works, Ann Arbor, 1874.
 Spaulding, D. A., Farmer, S. 25, T. Sylvan, P. O. Chelsea, 1835.
 Speechly, R. J., Farmer, S. 33, T. Ann Arbor, P. O. Ann Arbor, 1842.
 Spencer, Abner, Retired Farmer, Chelsea, 1850.
 Sperry, Geo. E., Farmer, S. 8, T. Pittsfield, P. O. Ann Arbor, 1838.
 Stabler, J. F., Farmer & Stock, S. 22, T. Ann Arbor, P. O. Ann Arbor, 1852.

Stabler, John J., Farmer & Stock, S. 31, T. Scio, P. O. Weinsberg, 1858.
 Staebler, Michael, Prop. American Hotel, Dealer in Farm Imps., Coal & Bicycles, Ann Arbor, 1843.

Staebler, C. F., Farmer, S. 18, T. Ann Arbor, P. O. Ann Arbor, 1862.

Staebler, John Jacob, Farmer, S. 36, T. Scio, P. O. Ann Arbor, 1856.

Stafford, John, Farmer & Stock, S. 18, T. Ann Arbor, P. O. Ann Arbor, 1830.

Stannard, C. H., Justice of Peace, Dexter, 1865.
 Stanton, John, Farmer & Stock, S. 20, T. Webster, P. O. Dexter, 1844.
 Stanton, T. R., Farmer & Stock, S. 19, T. Webster, P. O. Dexter, 1835.

Stapish, Mary, Retired, S. 36, T. Lyndon, P. O. Chelsea, 1836.

Stautz, Frank, Farmer & Stock, S. 35, T. Manchester, P. O. Clinton, 1858.

Stautz, George, Farmer, S. 24, T. Manchester, P. O. Clinton, 1865.

Steele, John, Miller & Postmaster, Scio, 1872.

Steffen, David, Farmer S. 3, T. Ann Arbor, P. O. Ann Arbor, 1840.

Stein, C., Farmer, S. 26, T. Scio, P. O. Ann Arbor, 1846.

Stevenson, W. E., Farmer, S. 19, T. Dexter, P. O. Chelsea, 1833.

Stierle, Jacob, Farmer & Stock, S. 7, T. Lodi, P. O. Eckert, 1863.

Stierle, F. J., Farmer, S. 23, T. Saline, P. O. Saline, 1849.

Stimpson, Ornon, Farmer, S. 26, T. Saline, P. O. Saline, 1840.

Stimpson, Oscar, Farmer, S. 26, T. Saline, P. O. Saline, 1841.

Stollsteimer, Ed., Farmer, S. 28, T. Scio, P. O. Ann Arbor, 1850.

Stollsteimer, Geo., Farmer, S. 24, T. Lodi, P. O. Saline, 1846.

Straith, Wm. J., Fruit Grower, S. 3, T. Pittsfield, P. O. Ann Arbor, 1869.

Strang, J. J., Farmer & Stock, Ypsilanti, 1872.

Strehle, John, Farmer & Stock, S. 13, T. Sylvan, P. O. Chelsea, 1853.

Stringham, A. A., Farmer, S. 21, T. Manchester, P. O. Manchester, 1848.

Stumpfenhusen, Henry, Farmer, S. 25, T. Ypsilanti, P. O. Rawsonville, 1843.

Suddaby, I., Farmer, S. 4, T. York, P. O. Saline, 1856.

Sullivan, M. D., Farmer & Stock, S. 14, T. Lyndon, P. O. Unadilla, 1848.

Wallace, Sarah L., Farmer, S. 12, T. Pittsfield, P. O. Ypsilanti, 1835.
 Walsh, James, Farmer, S. 8, T. Webster, P. O. Dexter, 1838.
 Walsh, John, Farmer, S. 6, T. Sylvan, P. O. Chelsea, 1848.
 Walsh, P., Retired, S. 9, T. Dexter, P. O. Dexter, 1838.
 Walsh, Thos., Farmer, S. 6, T. Sylvan, P. O. Chelsea, 1848.
 Walter, Geo., Farmer, S. 30, T. Bridgewater, P. O. Clinton.
 Walter, J. J., Farmer, S. 35, T. Sharon, P. O. Manchester, 1881.
 Waltrous, J. F., Farmer, S. 30, T. Lima, P. O. Chelsea, 1856.
 Wanty, W. H., Farmer, Butcher & Wholesale Huckster, S. 29, T. Augusta, P. O. Milan, 1862.
 Ward, M., Farmer & Stock, S. 29, T. Webster, P. O. Dexter, 1857.
 Wardle, John, Farmer, S. 30, T. Augusta, P. O. Milan, 1837.
 Wardle, Thos., Farmer, S. 34, T. Augusta, P. O. Oakville, 1832.
 Warner, Dennis, Retired Merchant, Dexter, 1862.
 Warner, A., Farmer, S. 31, T. York, P. O. York, 1834.
 Warner, C. C., Farmer, S. 26, T. Lodi, P. O. Saline, 1837.
 Warren, A. J., Publisher, Saline, 1856.
 Waser, Gottlieb, Farmer, S. 32, T. Sylvan, P. O. Chelsea, 1855.
 Washtenaw Abstract Co., Abstracts, Ann Arbor.
 Waters, A. J., Attorney at Law & Insurance, Manchester, 1860.
 Waters, G. S., Farmer, S. 9, T. Lodi, P. O. Ann Arbor, 1836.
 Watling, Fountain, Farmer, S. 19, T. Ypsilanti, P. O. Ypsilanti, 1830.
 Watling, Perry, Farmer, S. 19, T. Ypsilanti, P. O. Ypsilanti, 1855.
 Webb, H. H., Farmer, S. 25, T. Pittsfield, P. O. Ypsilanti, 1846.
 Weber, George, Farmer, S. 29, T. Lodi, P. O. Saline, 1866.
 Weber, John, Farmer, S. 33, T. Sylvan, P. O. Chelsea, 1855.
 Weber, Joseph, Farmer, S. 27, T. Sylvan, P. O. Chelsea, 1849.
 Weber, Simon, Jr., Farmer, S. 35, T. Sylvan, P. O. Chelsea, 1853.
 Weideman, Fred., Farmer, S. 27, T. Ann Arbor, P. O. Ann Arbor, 1830.
 Weidmayer, C., Farmer, S. 31, T. Lodi, P. O. Bridgewater, 1857.
 Weinnett, S. B., Farmer, S. 13, T. Saline, P. O. Saline, 1849.
 Welburn, Thomas, Farmer & Stock, S. 15, T. Lyndon, P. O. Unadilla, 1857.
 Welch, Hiram, Farmer, S. 11, T. Bridgewater, P. O. Clinton, 1832.
 Welch, Jas. H., Farmer, S. 11, T. York, P. O. Urania, 1865.

Welch, Mrs. Maria, Farmer, S. 11, T. York, P. O. Urania, 1852.
 Welch, Orange, Farmer, S. 31, T. Manchester, P. O. Clinton, 1850.
 Wellwood, J. W., Farmer, S. 31, T. Manchester, P. O. Clinton, 1873.
 Wessells, W. E., Farmer, S. 18, T. Lyndon, P. O. Waterloo, 1839.
 Westfall, F. A., Farmer, S. 10, T. Lima, P. O. Chelsea, 1837.
 Whalian, R. S., Farmer & Stock, S. 17, T. Dexter, P. O. Chelsea, 1854.
 Whedon, Wm. W., Real Estate, Ann Arbor, 1849.
 Wheeler, Fred C., Supervisor, Salem, 1868.
 Wheeler, Mrs. H. M., Farmer, S. 32, T. Pittsfield, P. O. Saline, 1845.
 Wheeler, J. F., Farmer, S. 13, T. York, P. O. Stony Creek, 1834.
 Wheeler, P. H., Farmer, Horse Breeder, S. 10, T. York, P. O. Urania, 1839.
 Wheeler, Wm., Farmer, S. 32, T. Dexter, P. O. Chelsea, 1847.
 Wheelock, Arthur, Farmer, S. 14, T. Bridgewater, P. O. Clinton.
 Whipple, Mason, Farmer, S. 33, T. Lima, P. O. Chelsea, 1858.
 Whitaker, B. C., Supervisor & Assessor, Dexter.
 White, M. S., Farmer, S. 27, T. Ann Arbor, P. O. Ann Arbor, 1851.
 Whiting, Geo. H., Farmer, S. 4, T. Pittsfield, P. O. Ann Arbor, 1844.
 Whitmarsh, W. H., Bank President & Merchant, Milan, 1850.
 Wiard, Geo. D., Farmer, S. 12, T. Ypsilanti, P. O. Ypsilanti, 1837.
 Wiard, W. G., Farmer, S. 12, T. Ypsilanti, P. O. Ypsilanti, 1865.
 Widmayer, Geo. J., Farmer, S. 21, T. Sharon, P. O. Manchester, 1864.
 Widmayer, John G., Farmer, S. 28, T. Sharon, P. O. Manchester, 1852.
 Wiedeman, Fred., Farmer, S. 7, T. Bridgewater, P. O. Manchester, 1840.
 Wilbur, Anson Lee, Farmer & Stock, S. 21, T. Superior, P. O. Ypsilanti.
 Wilbur, George, Farmer, S. 21, T. Superior, P. O. Ypsilanti, 1838.
 Wilcox, L. A., Farmer & Stock, S. 36, T. York, P. O. Milan, 1842.
 Williams, Osbert, Farmer, S. 27, T. Webster, P. O. Dexter, 1831.
 Williams, J. W., Farmer, S. 26, T. Webster, P. O. Dexter, 1834.
 Wilsey, W. H., Farmer, S. 32, T. Dexter, P. O. Chelsea, 1843.
 Wilson, Henry, Farmer & Stock, S. 27, T. Lima, P. O. Chelsea, 1864.
 Winans, S. B., Farmer, S. 11, T. Ann Arbor, P. O. Ann Arbor, 1843.
 Wing, James W., Farmer, S. 15, T. Scio, P. O. Ann Arbor, 1832.
 Winslow, Simon, Farmer, S. 28, T. Lima, P. O. Chelsea, 1848.
 Witherell, H. C., Farmer, S. 33, T. Manchester, P. O. Clinton, 1849.

Wolf, Albert, Farmer, S. 12, T. Bridgewater, P. O. Bridgewater.
 Wolf, Christian, Farmer, S. 4, T. Manchester, P. O. Manchester, 1849.
 Wolf, Lewis, Farmer, S. 4, T. Manchester, P. O. Manchester, 1863.
 Wood, T. E., Banker, Chelsea, 1850.
 Wood, Arthur, Farmer, S. 27, T. Lodi, P. O. Saline, 1850.
 Wood, F. C., Farmer, S. 26, T. Lodi, P. O. Saline, 1849.
 Wood, J. J., Farmer, S. 22, T. Lima, P. O. Chelsea, 1855.
 Wood, John P., Farmer, S. 16, T. Saline, P. O. Saline, 1837.
 Wood, Wm. I., Farmer, S. 19, T. Lima, P. O. Chelsea, 1851.
 Woodruff, Chas., Editor, "Sentinel," Ypsilanti, 1835.
 Woodruff, M. T., Publisher "Sentinel," Ypsilanti, 1853.
 Woods, H. M., Real Estate & Loans, Ann Arbor, 1868.
 Wortley, John, Farmer & Stock, S. 27, T. Sylvan, P. O. Chelsea, 1861.
 Wortley, J. H., Insurance & Real Estate, Ypsilanti, 1852.

Yager, Lewis, Sr., Farmer, S. 34, T. Lima, P. O. Lima Center, 1839.
 Yeckley, W. I., Farmer, S. 24, T. Ypsilanti, P. O. Rawsonville, 1853.
 Young, C. A., Farmer, S. 36, T. York, P. O. Milan, 1847.
 Young, J. M., Farmer, S. 17, T. Saline, P. O. Saline, 1832.
 Ypsilanti Lumber Co., Lumber, Ypsilanti.

Zahn, Geo., Farmer, S. 3, T. Lodi, P. O. Ann Arbor, 1837.
 Zahn, Godfrey, Farmer, S. 6, T. Lodi, P. O. Ann Arbor, 1846.
 Zahn, John, Farmer, S. 24, T. Saline, P. O. Saline, 1864.
 Zahn, M., Farmer, S. 15, T. Saline, P. O. Saline, 1852.
 Zeeb, A., Farmer & Stock, S. 12, T. Ann Arbor, P. O. Ann Arbor, 1861.
 Zenke, Emil, Farmer & Stock, S. 6, T. Freedom, P. O. Chelsea, 1845.
 Ziegler, John, Farmer & Stock, S. 24, T. Manchester, P. O. Manchester, 1858.
 Ziegler, Phillip, Farmer, S. 24, T. Manchester, P. O. Manchester, 1866.
 Zimmerman, Noah, Farmer, S. 22, T. Manchester, P. O. Manchester, 1885.
 Zwinck, J. G., Jr., Farmer, S. 24, T. Lodi, P. O. Saline, 1852.

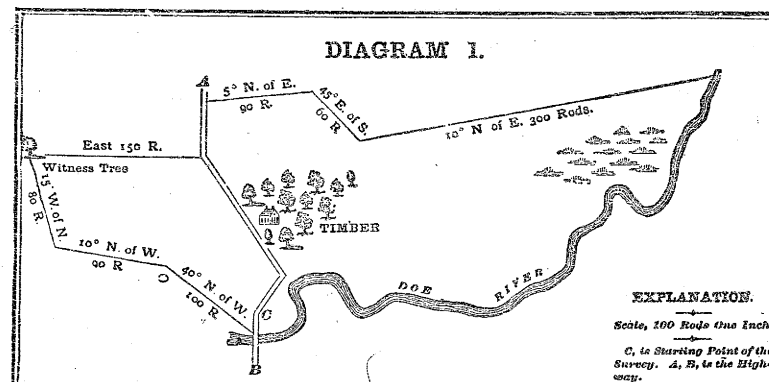
ANALYSIS OF THE SYSTEM OF UNITED STATES LAND SURVEYS

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METES AND BOUNDS.

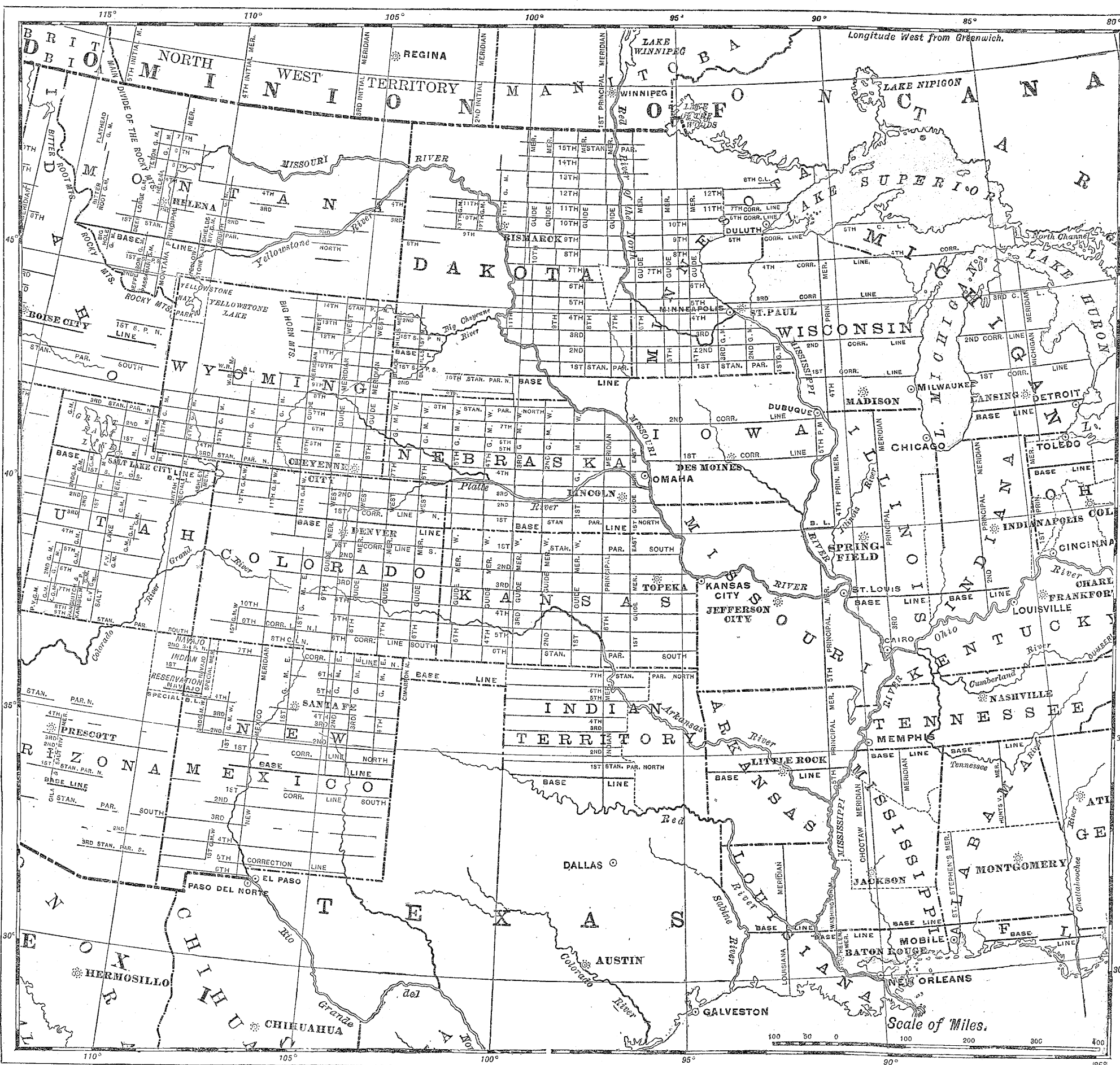
Up to the time of the Revolutionary War, or until about the beginning of the present century, land, when parcelled out, and sold or granted, was described by "Metes and Bounds," and that system is still in existence in the following States, or in those portions of them which had been sold or granted when the present plan of surveys was adopted, viz.: New York, Pennsylvania, New Jersey, Delaware, Maryland, Virginia, North and South Carolina, Georgia, Tennessee, Kentucky, Texas, and the six New England States. To describe land by "Metes and Bounds," is to have a known land-mark for a place of beginning, and then follow a line according to the compass-needle (or magnetic bearing), or the course of a stream, or track of an ancient highway. This plan has resulted in endless confusion and litigation, as land-marks decay and change, and it is a well-known fact that the compass-needle varies and does not always point due North.

As an example of this plan of dividing lands, the following description of a farm laid out by "Metes and Bounds," is given: "Beginning at a stone on the Bank of Doe River, at a point where the highway from A. to B. crosses said river (see point marked C. on Diagram 1); thence 40° North of West 100 rods to a large stump; thence 10° North of West 90 rods; thence 15° West of North 80 rods to an oak tree (see Witness Tree on Diagram 1); thence due East 150 rods to the highway; thence following the course of the highway 50 rods due North; thence 5° North of East 90 rods; thence 45° East of South 60 rods; thence 10° North of East 300 rods to the Doe River; thence following the course of the river Southwesterly to the place of beginning." This, which is a very simple and moderate description by "Metes and Bounds," would leave the boundaries of the farm as shown in Diagram 1.



MERIDIANS AND BASE LINES.

DIAGRAM 2.



THE present system of Governmental Land Surveys was adopted by Congress on the 7th of May, 1785. It has been in use ever since and is the legal method of describing and dividing lands. It is called the "Rectangular System," that is, all its distances and bearings are measured from two lines which are at right angles to each other, viz.:—These two lines, from which the measurements are made, are the Principal Meridians, which run North and South, and the Base Lines, which run East and West. These Principal Meridians are established, with great accuracy, by astronomical observations. Each Principal Meridian has its Base Line, and these two lines form the basis or foundation for the surveys or measurement of all the lands within the territory which they control.

Diagram 2 shows all of the Principal Meridians and Base Lines in the central portion of the United States, and from it the territory governed by each Meridian and Base Line may be readily distinguished. Each Meridian and Base Line is marked with its proper number or name, as are also the Standard Parallels and guide (or auxiliary) Meridians.

Diagram 3 illustrates what is meant when this method is termed the "Rectangular System," and how the measurements are based on lines which run at right angles to each other. The heavy line running North and South (marked A. A.) represents the Principal Meridian, in this case say the 5th Principal Meridian. The heavy line running East and West (marked B. B.) is the Base Line. These lines are used as the starting points or basis of all measurements or surveys made in territory controlled by the 5th Principal Meridian. The same fact applies to all other Principal Meridians and their Base Lines. Commencing at the Principal Meridian, at intervals of six miles, lines are run North and South, parallel to the Meridian. This plan is followed both East and West of the Meridian throughout the territory controlled by the Meridian.

These lines are termed "Range Lines." They divide the land into strips or divisions six miles wide, extending North and South, parallel with the Meridian. Each division is called a Range. Ranges are numbered from one upward, commencing at the Meridian; and their numbers are indicated by Roman characters. For instance, the first division (or first six miles) west of the Meridian is Range I. West; the next is Range II. West; then comes Range III., IV., V., VI., VII., and so on, until the territory governed by another Principal Meridian is reached. In the same manner the Ranges East of the Meridian are numbered, the words East or West being always used to indicate the direction from the Principal Meridian. See Diagram 3.

Commencing at the Base Line, at intervals of six miles, lines are run East and West parallel with the Base Line. These are designated as Township Lines. They divide the land into strips or divisions six miles wide, extending East and West, parallel with the Base Line. This plan is followed both North and South of the Base Line until the territory governed by another Principal Meridian and Base Line is reached. These divisions or Townships are numbered from one upward, both North and South of the Base Line, and their numbers are indicated by figures. For instance: The first six mile division North of the Base Line is Township 1 North; the next is Township 2 North; then comes Township 3, 4, 5, and 6, North, and so on. The same plan is followed South of the Base Line; the Townships being designated as Township 1 South, Township 2 South, and so on. The "North" or "South" (the initials N. or S. being generally used) indicates the direction from the Base Line. See Diagram 3.

These Township and Range Lines, crossing each other, as shown in Diagram 3, form squares, which are called "Townships" or "Government Townships," which are six miles square, or as nearly that as it is possible to make them. These Townships are a very important feature in locating or describing a piece of land. The location of a Government Township, however, is very readily found when the number of the Township and Range is given, by merely counting the number indicated from the Base Line and Principal Meridian. As an example of this, Township 8 North, Range 4, West of the 5th Principal Meridian, is at once located on the square marked ★ on Diagram 3, by counting eight tiers north of the Base Line and 4 tiers west of the Meridian.

TOWNSHIPS OF LAND.

TOWNSHIPS are the largest subdivisions of land run out by the United States Surveyors. In the Governmental Surveys Township Lines are the first to be run, and a Township Corner is established every six miles and marked. This is called "Townshipping." After the Township Corners have been carefully located, the Section and Quarter Section Corners are established. Each Township is six miles square and contains 36,000 acres, or 36 square miles, as near as it is possible to make them. This, however, is frequently made impossible by: (1st) the presence of lakes and large streams; (2nd) by State boundaries not falling exactly on Township Lines; (3rd) by the convergence of Meridians or curvature of the earth's surface; and (4th) by inaccurate surveys.

Each Township, unless it is one of the exceptional cases referred to, is divided into 36 squares, which are called Sections. These Sections are intended to be one mile, or 320 rods, square and contain 640 acres of land. Sections are numbered consecutively from 1 to 36, as shown on Diagram 4. Beginning with Section 1 in the Northeast Corner, they run West to 6, then East to 12, then West to 18, and so on, back and forth, until they end with Section 36 in the Southeast Corner.

Diagram 4 shows a plat of a Township as it is divided and platted by the government surveyors. These Townships are called Government Townships or Congressional Townships, to distinguish them from Civil Townships or organized Townships, as frequently the lines of organized Townships do not conform to the Government Township lines.

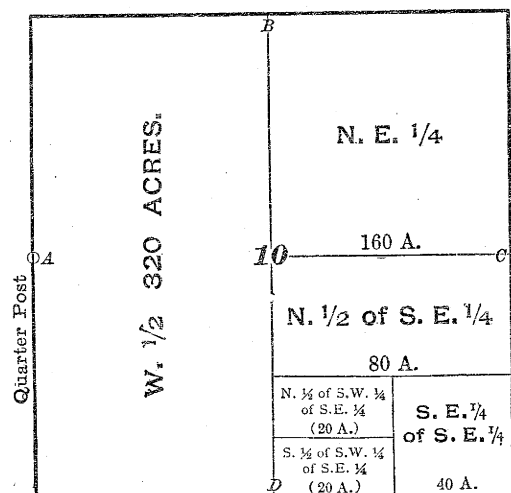
SECTIONS OF LAND.

DIAGRAM 5 illustrates how a section may be subdivided, although the Diagram only gives a few of the many subdivisions into which a section may be divided. All Sections (except fractional Sections) are supposed to be 320 rods, or one mile, square and therefore contain 640 acres—a number easily divisible. Sections are subdivided into fractional parts to suit the convenience of the owners of the land. A half-section contains 320 acres; a quarter-section contains 160 acres; half of a quarter contains 80 acres, and quarter of a quarter contains 40 acres, and so on. Each piece of land is described according to the portion of the section which it embraces—as the Northeast quarter of Section 10; or the Southeast quarter of the Southeast quarter of Section 10. Diagram 5 shows how many of these subdivisions are platted, and also shows the plan of designating and describing them by initial letters as each parcel of land on the Diagram is marked with its description.

As has already been stated, all Sections (except Fractional Sections which are explained elsewhere) are supposed to contain 640 acres, and even though mistakes have been made in surveying, as is frequently the case, making sections larger or smaller than 640 acres, the Government recognizes no variation, but sells or grants each regular section as containing 640 acres "more or less."

The Government Surveyors are not required to subdivide sections by running lines within them, but they usually establish Quarter Posts on Section Lines on each side of a section at the After establishing Township corners, Section Lines are the next to be run, and section corners are established. When these are carefully located the Quarter Posts are located at points as nearly equidistant between Section Corners as possible. These corners when established by Government Surveyors cannot be changed, even though it is conclusively shown that mistakes have been made which cause some sections or quarter sections to be either larger or smaller than others. The laws, however, of all the States provide certain rules for local surveyors to follow in dividing Sections into smaller parcels of land than has been outlined in the Governmental surveys. For instance, in dividing a quarter section into two parcels, the distance between the Government Corners is carefully measured and the new post is located at a point equidistant between them. This plan is followed in running out "eighties," "forties," "twenties," etc. In this way, if the Government division overruns or falls short, each portion gains or loses its proportion. This is not the case, however, with Fractional Sections along the North or West sides of a Township, or adjoining a lake or large stream.

DIAGRAM 5.



SUBDIVIDING A SECTION.

DIAGRAM 4.

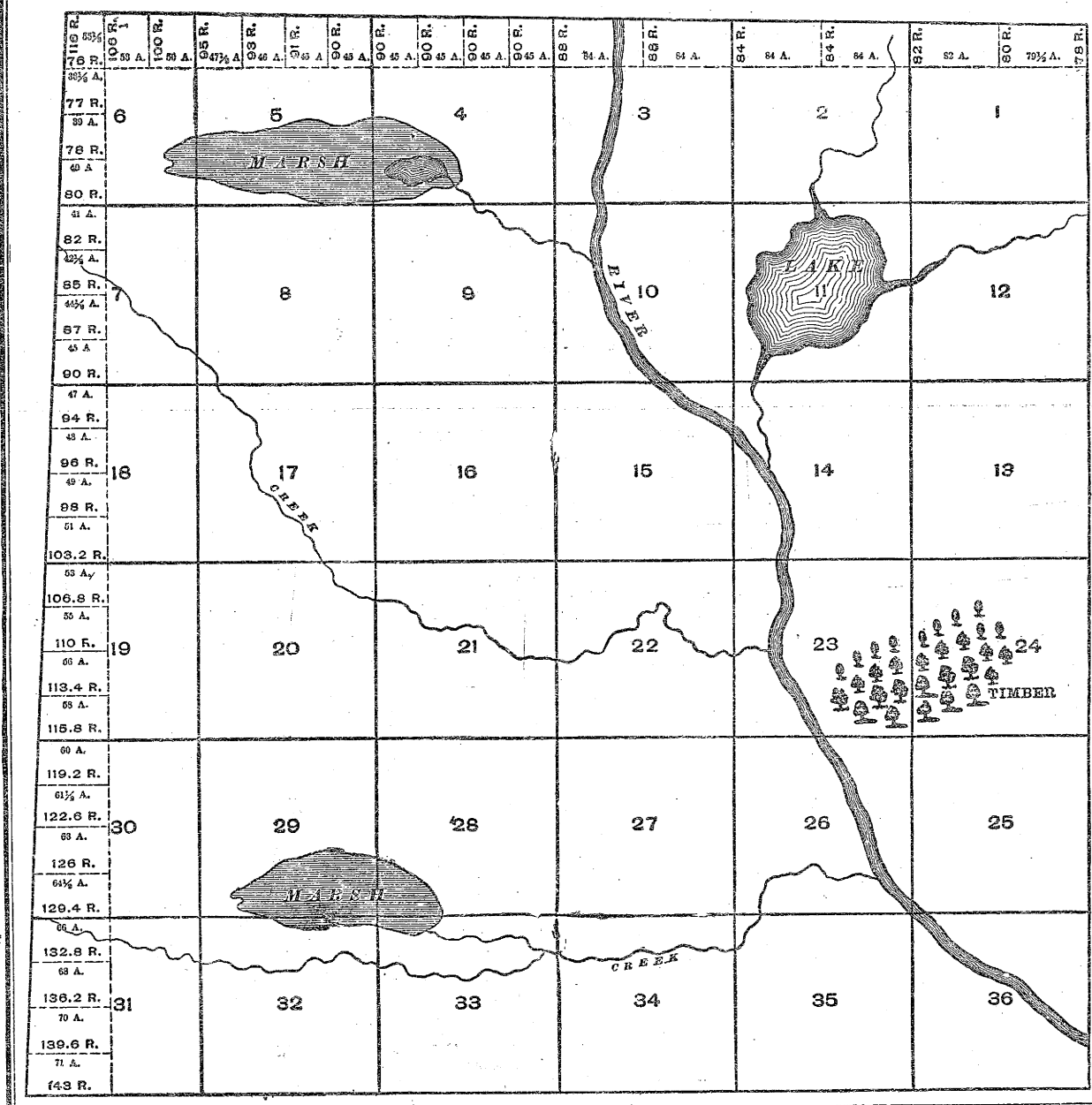
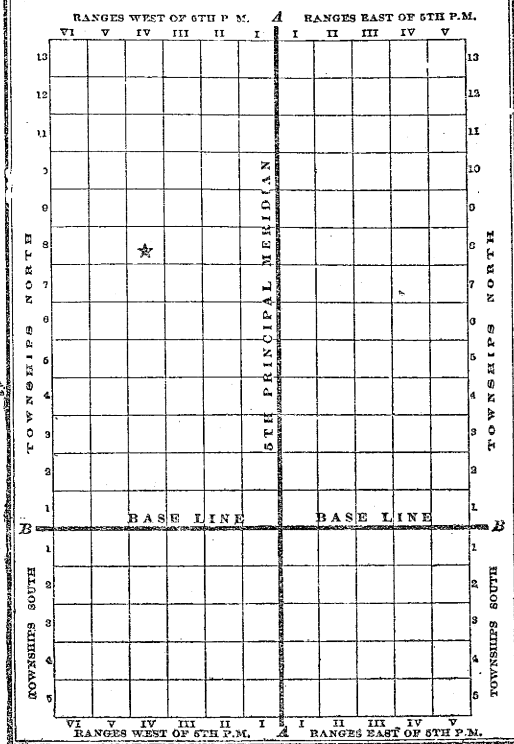


DIAGRAM 3.



FRACTIONAL PIECES OF LAND.

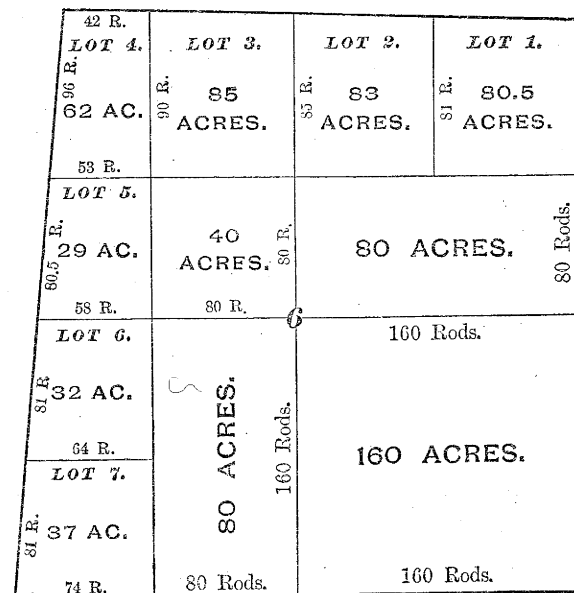
CONGRESSIONAL Townships vary considerably as to size and boundaries. Mistakes made in surveying and the fact that Meridians converge as they run North cause every Township to vary more or less from the 36,000 acres which a perfect Township would contain. See Diagram 4. In arranging a Township into Sections all the surplus or deficiency of land is given to, or taken from, the North and West tiers of Sections. In other words, all Sections in the Township are made full—640 acres—except those on the North and West, which are given all the land that is left after forming the other 25 Sections.

Diagram 4 illustrates how the surplus or deficiency is distributed and the Sections it affects. It will be seen that Sections 1, 2, 3, 4, 5, 6, 7, 18, 19, 30 and 31, are the "Fractional Sections," or the Sections which are affected if the Township overruns or falls short. Inside of these Fractional Sections, all of the surplus or deficiency of land (over or under 640 acres) is carried to the "forties" or "eighties" that touch the Township Line. These pieces of land are called "Fractional Forties" or "Fractional Eighties," as the case may be. Diagrams 4 and 6 show the manner of marking the acreage and outlining the boundaries of these "Fractions."

Diagram 6 illustrates how the surplus or deficiency of land inside of these Sections is distributed and which "forties" or "eighties" it affects. From this arrangement it will be seen that in any Section that touches the North or West Township Lines, the Southeast Quarter may be full—160 acres—while another quarter of the same Section may be much larger or smaller. Frequently these fractional "forties" or "eighties" are lotted as shown in Diagram 6. They are always described as fractional tracts of land, as the "fractional S. W. 1/4 of Section 6," etc. Of course those portions of these Sections which are not affected by these variations are described in the usual manner—as Southeast 1/4 of Section 6. As a rule Townships are narrower at the North than at the South side. The Meridians of Longitude (which run North and South) converge as they run North and South from the Equator. They begin at the Equator with a definite width between them and gradually converge until they all meet at the poles. Now, as the Range lines are run North and South, it will at once be seen that the convergence of Meridians will cause every Congressional Township (North of the Equator) to be narrower at its North than at its South side, as stated. See Diagram 4. In addition to this fact, mistakes of measurement are constantly and almost unavoidably made

in running both Township and Range lines, and if no new starting points were established the lines would become confused and unreliable, and the size and shape of Townships materially affected by the time the surveys had extended even a hundred miles from the Base Line and Principal Meridian. In order to correct the surveys and variations caused by the difference of latitude and straighten the lines, "Correction Lines" (or Guide Meridians and Standard Parallels) are established at frequent intervals, usually as follows: North of the Base Line a Correction Line is run East and West parallel with the Base Line, usually every twenty-four miles. South of the Base Line a Correction Line is usually established every thirty miles. Both East and West of the Principal Meridian "Correction Lines" are usually established every 48 miles. All Correction Lines are located by careful measurement, and the succeeding surveys are based upon them.

DIAGRAM 6.



PLAT OF A FRACTIONAL SECTION.

DIGEST OF THE SYSTEM OF CIVIL GOVERNMENT.

DIGEST OF THE SYSTEM OF CIVIL GOVERNMENT,

WITH A REVIEW OF THE
DUTIES AND POWERS OF THE PRINCIPAL OFFICIALS CONNECTED
WITH THE VARIOUS BRANCHES OF NATIONAL, STATE,
COUNTY AND TOWNSHIP GOVERNMENT.

NATIONAL GOVERNMENT.

THE GOVERNMENT of the United States is one of limited and specific powers, strictly outlined and defined by a written constitution. The constitution was adopted in 1787, and, with the amendments that have since been made, it forms the basis of the entire fabric of government under which we live. The constitution created three distinct branches of government, each of which is entirely separate and distinct from the others. They are the executive, legislative and judicial departments. The constitution specifically vests the executive power in the President, but all members of the cabinet are usually classed with the executive department; the legislative power is held by Congress, and the judicial authority is vested in the Supreme Court and various other courts which Congress has provided for in pursuance of the provisions of the constitution.

It has been the aim of these pages to explain each of these different branches of government, and to briefly review the duties and powers of the principal officials connected with each department.

The President and Vice-President are elected by popular vote, but the vote of each State is separate, so that a candidate may have a large majority of the aggregate popular vote of the country and yet fail to be elected. The Presidential election is held on the first Tuesday after the first Monday in November, when Presidential electors are chosen in and for the various States, each State having as many electors as it has representatives in both branches of Congress. The electors are chosen by the ballots of the people of their States, and all the electors of a State constitute an electoral college. The electors meet in each State at the capital on the first Wednesday in December following a National election and vote for President and Vice-President, certificates of which are forwarded to the President of the Senate, at Washington, who, on the second Wednesday in February opens the certificates and counts the votes in the presence of both Houses of Congress and declares the result; and the final step is the inauguration, which takes place on the 4th of March. The law provides that if neither of the candidates have a majority then the House of Representatives shall elect a President from the three candidates receiving the highest electoral vote. In elections of this kind each State is entitled to only one vote, and two-thirds of the States form a quorum.

PRESIDENT OF THE UNITED STATES.

The President is the highest executive officer of the United States. He is elected for the term of four years, and receives a salary of \$50,000 per annum. He must be thirty-five years old or more, and a native-born citizen of the United States. The President is charged with a general supervision over the faithful execution of laws passed by Congress, and has supervision over all executive departments of the government. He appoints a Cabinet of eight officials who become the heads of the various departments, and these departments are intended to be managed and conducted as the President directs. The President is Commander-in-Chief of the Army and Navy. He has power to grant pardons and reprieves for all offenses against the United States, except in cases of impeachment; has power, with the advice and consent of the Senate, to make treaties. He nominates, and with the advice and consent of the Senate, appoints Ambassadors and other public Ministers and Consuls, all Judges of the United States courts, and all other executive officers of the United States, except in such cases where the appointments may be vested in the various "departments." When the Senate is not in session he can appoint, subject to its action when it reassembles. He has power, in certain extraordinary occasions, to call together both Houses of Congress, or either of them, in extra session; and is required from time to time to communicate with Congress, as to the state of the Union, and offer such suggestions or recommendations as he may deem proper. He is empowered to approve or veto all measures adopted by Congress, but it is provided that any measure may be passed over his veto by a two-thirds vote of Congress.

The President consults frequently with his Cabinet, and nearly all important official matters are discussed by that body. In case the office of President becomes vacant through the death, removal or resignation of the incumbent, the law provides that the office shall in turn be filled by the Vice-President, Secretary of State, and other Cabinet Ministers in regular order.

VICE-PRESIDENT.

The Vice-President of the United States is elected for the term of four years, and receives a salary of \$10,000. In case of the death, removal or resignation of the President, the Vice-President succeeds him. The chief duty of the Vice-President is to act as the presiding officer of the Senate. He has no vote in the Senate, except in cases of a tie, or an equal division of the members of that body. The Vice-President administers the oath of office to the Senators.

STATE DEPARTMENT.

The head of this department is the Secretary of State, who is appointed by the President as a member of the Cabinet, and receives a salary of \$8,000 per year. The law provides that in case the office of President becomes vacant, through the death, removal or resignation of both the President and Vice-President, the Secretary of State assumes the duties of the Presidency. The Secretary of State may be said to be the official Secretary of the President, and countersigns all commissions issued by the President.

The Secretary of State is the head of the Department of State and is the chief diplomatic officer of the United States. In his department and under his supervision is conducted the public business relating to foreign affairs; to correspondence, commissions or instructions to or with public Ministers from the United States; or to negotiations with Ministers from foreign States; or to memorials or other applications from foreigners, or foreign public Ministers, or citizens of this country in foreign lands, or complications arising therefrom. The Secretary of State also has charge of all other business connected with foreign affairs, extradition matters and diplomatic officers; furnishing passports to vessels going to foreign countries, etc., and has charge of the Great Seal of the United States.

Connected with the Department of State and forming a part of it in the great work of performing and caring for the duties outlined are the following bureaus:

The **Diplomatic Bureau**, which looks after the affairs pertaining to foreign governments.

The **Consular Bureau**, correspondence with consulates.

The **Bureau of Indexes and Archives**, the duties of which are to open the official mails, prepare an abstract of the daily correspondence and an index of it, and superintend miscellaneous work of department.

The **Bureau of Accounts**, in which all of the finances of the department are looked after, such as the custody and disbursement of appropriations; also indemnity funds and bonds; also care of the building and property of the department, etc.

The **Bureau of Rolls and Library**, which is charged with the custody of treaties, rolls, public documents, etc.; has care of revolutionary archives, of international commissions, superintendence of library, etc.

The **Bureau of Statistics**, for the preparation of reports on commercial relations.

The chiefs of all of these bureaus receive \$2,100 per year. In addition to these there are connected with the State Department the offices of translator, at \$2,100 per year; assistant secretary, \$4,500; second assistant secretary, \$3,500; third assistant secretary, \$3,500; solicitor, \$3,500; chief clerk, \$2,750; clerk to Secretary of State, \$2,000; passport clerk, \$1,400. Besides these there are the various comptrollers, auditors, clerks and assistants, which number well up into the thousands.

TREASURY DEPARTMENT.

This department was organized in 1789. The head of this department, known as the Secretary of the Treasury, is appointed by the President, is a member of the Cabinet, and receives a salary of \$8,000 per annum. The Treasury Department is one of the most important branches of the national government, as it has charge of the financial affairs of the government, custody of public funds, collection of revenue and maintenance of public credit. Among the many important duties devolving upon this department are the following: It attends to the collection of all internal revenues and duties on imports, and the prevention of frauds in these departments. All claims and demands, either by the United States or against them, and all the accounts in which the United States are interested, either as debtors or creditors, must be settled and adjusted in the Treasury Department. This department also includes the Bureau of the Mint, in which the government coin and moneys are manufactured. The Treasury Department authorizes the organization of national banks and has supervision over them; has charge of the coast surveys, the lighthouses, marine hospitals, etc. It has charge of all moneys belonging to the United States; designates depositories of public moneys, keeps a complete and accurate system of accounting, showing the receipts and disbursements of the Treasury, and makes reports at stated intervals showing the condition of public finances, public expenditures and the public debt.

There are a great many very important officials connected with the Treasury Department, chief among which are the following, viz.: Private secretary of the head of the department, at \$2,400 per year; three assistant secretaries, at \$4,500 each; chief clerk, \$3,000; chief of appointment division, \$2,750; chief of warrants division, \$2,750; chief of public moneys division, \$2,500; chief of customs division, \$2,700; acting chief of revenue marine division, \$2,500; chief of stationery division, \$2,500; chief of loans and currency division, \$2,500; chief of miscellaneous division, \$2,500; supervising special agent, \$8 per day; government actuary, \$1,800; supervising architect, \$4,500; steamboat inspector, \$3,500; chief Bureau of Statistics, \$3,000; life saving service superintendent, \$4,000; assistant, \$2,500; commissioner Bureau of Navigation, \$3,600; superintendent United States coast and geodetic survey, \$6,000; supervising surgeon-general marine hospital service, \$4,000; Bureau of Engraving and Printing, chief, \$4,500; assistant chief, \$2,250; superintendent engraving division, \$3,600.

The foregoing will serve to show many of the lines of work attended to in the Treasury Department, as the names of these offices explain the branch of work they are charged with attending to. There are a number of other important offices in the department that should be mentioned, among them being the following:

The **Solicitor of the Treasury**, or chief attorney, who receives \$4,500 per year for attending to the legal matters connected with the department.

The **Commissioner of Customs**, who receives \$4,000 per year and his deputy \$2,250, has charge of all accounts of the revenue from customs and disbursements, and for the building and repairing of custom houses.

The **Treasurer of the United States** receives \$6,000 per year, assistant treasurer \$3,600, and superintendent of national banks (Red. Div.) \$3,500. The Treasurer receives and keeps the government funds, either at headquarters or in the Sub-Treasuries or government depositories, paying it out upon warrants drawn in accordance with the law, and pays all interest on the national debt.

The **Register of the Treasury** is paid a salary of \$4,000 per year, and his assistant \$2,250. The Register keeps the accounts of public expenditures and receipts; receives the returns and makes out the official statements of United States commerce and navigation; receives from first comptroller and Commissioner of Customs all accounts and vouchers acted on by them and files the same.

The **Comptroller of the Currency** receives \$5,000 per year and his deputy \$2,800. This bureau is charged with a general supervision of the national banks and matters connected with the issuing of paper money.

The **Director of the Mint** receives \$4,500 per annum, and is charged with a general supervision over all the coinage of the government.

Comptrollers. The first and second comptrollers are paid a salary of \$4,000 per year, and each of their deputies receive \$2,700. The first comptroller revises and certifies the accounts of the civil and diplomatic service and public lands. The second comptroller revises and certifies the accounts of the army and navy and of the Pension and Indian Bureaus.

Auditors. There are six auditors connected with the Treasury Department, each of whom receives a salary of \$3,600 per year, and is allowed a deputy at a salary of \$2,250 per annum. No one auditor takes rank over another. The first auditor receives and adjusts the accounts of the revenue and disbursements, appropriations and expenditures on account of the civil list and under special acts of Congress, reporting the balances to the commissioners of the customs and first comptroller respectively for their decision. The second auditor devotes most of his attention to army affairs; looks after all the accounts relating to the pay, clothing and recruiting of the army; the arsenals, armories and ordnance; all accounts relating to the Indian Department; reporting to the second comptroller. The third auditor has all accounts for sustenance of the army, military academy, military roads, fortifications, quartermaster's department, certain pensions, claims arising for military service previous to 1817; for all property lost in the military service; he reports also to the second comptroller. The fourth auditor also reports to the second comptroller, and attends to all accounts of the service connected with the navy. The fifth auditor reports to the first comptroller, and adjusts all accounts connected with the diplomatic service of the Department of State. The sixth auditor adjusts all accounts growing from the service of the Post Office Department.

WAR DEPARTMENT.

The War Department was organized in August, 1789. The head of this department is known as the Secretary of War; is appointed by the President, and receives a salary of \$8,000 per annum. The War Department attends to the execution of all laws affecting the Regular Army, and carries out and performs such duties as may be provided for by law or directed by the President relative to military forces, military commissions and the warlike stores of the United States. In former years this department also had charge of Indian as well as military affairs, but this has been transferred to the Department of the Interior. The War Department is also required, among other duties, to maintain the signal service and provide for taking meteorological observations at various points on the continent, and give telegraphic notice of the

approach of storms. There is also maintained a Civil Engineering Department, through the aid of which is carried out such improvements in rivers and harbors as may be authorized by Congress. The Secretary of War also has supervision over the West Point Military Academy.

The private clerk for the head of the War Department is paid \$2,000 per year; assistant secretary, \$4,500; chief clerk, \$2,750. The most of the subordinates and assistants in the War Department, except those mentioned, are officers of the Regular Army, who are paid salaries and perquisites.

The Commanding General comes next to the Secretary, and receives a salary of \$7,500 per year. He looks after the arrangement of military forces, superintends the recruiting service and discipline of the army, orders courts-martial, and in a general sense is charged with seeing to the enforcement of the laws and regulations of the army. The Adjutant-General keeps the rolls and the orders issued. The Quartermaster-General has charge of the barracks and the supplies, etc., that may be required for the army. The Commissary-General is head of the Subsistence Department, and has supervision over the purchasing and issuing army rations. The Judge Advocate General is the head of the department of military justice. The Surgeon General, as the name implies, looks after the affairs of the army relating to sick, wounded, hospital, etc. The Paymaster-General is the disbursing officer for the money required by the department. There is also the Ordnance office, controlling ordnance stores, arsenals, armories, the manufacture of arms, etc. The Topographical office has charge of all plats and drawings of all surveys made for military purposes. Besides these there are the Inspector-General's Department and departments devoted to war records, publications, etc.

In this connection it may be of interest to the general reader to refer briefly to a few facts concerning the Regular Army. The United States is divided for this purpose into a number of military districts. The head of each department receives his general instructions and orders from headquarters. The term of service in the Regular Army is five years. The pay of private soldiers at the start is \$13 per month and rations, and this is increased according to time of service, being \$21 per month and rations after twenty years' service. The pay of the officers is proportioned to their rank. Colonels receive \$4,500 per year; brigadier generals, \$5,500; and major generals, \$7,500.

NAVY DEPARTMENT.

The head of this department is the Secretary of the Navy, who is appointed by the President, and receives a salary of \$8,000 per annum. This department is charged with the duty of attending to the construction, armament, equipment and employment of vessels of war, as well as all other matters connected with naval affairs, and appropriations made therefor by Congress. The Secretary of the Navy has direct control of the United States Naval Academy at Annapolis, Maryland; issues orders to the commanders of the various squadrons; has general authority over the Marine Corps; and has control of all the several bureaus of the Navy Department.

There are a number of bureaus organized in the Navy Department for the purpose of more thoroughly handling the work, among the most important of which may be mentioned the following: Bureau of Steam Engineering; Bureau of Medicine and Surgery; Bureau of Navigation; Bureau of Provisions and Clothing; Bureau of Yards and Docks; Bureau of Ordnance; Bureau of Equipment and Recruiting; Bureau of Construction and Repair. Attached to this department are also officials or bureaus to attend to the following matters: Marine Barracks, Washington, D. C.; Museum of Hygiene; Naval Dispensary; Board of Inspection and Survey; Navy Supplies and Accounts; Naval Observatory; Hydrographic Office; Library and War Records; Naval Intelligence; Nautical Almanac, etc.

Rear-admirals in the Navy are paid \$6,000 per year; commodores, \$5,000; captains, \$4,500; lieutenant-commanders, \$3,000; medical directors (rank of captains), \$4,400; medical inspectors (rank of commanders), \$4,400; pay directors (rank of captains), \$4,400; pay inspectors (rank of commanders), \$4,400. In the Engineer Corps the chief engineers are also paid \$4,400 per year.

POST OFFICE DEPARTMENT.

This is one of the most important branches of the National Government. Its head is the Postmaster-General, who is appointed by the President, and receives a salary of \$8,000 per annum. The Post Office Department has supervision over the execution of all laws passed by Congress affecting the postal service, and has general supervision over everything relating to the gathering, carrying and distribution of United States mails; superintends the distribution and disposal of all moneys belonging to, or appropriated for, the department; and the instruction of and supervision over all persons in the postal service, with reference to their duties.

In providing for handling the general work of the Post Office Department it has been found necessary to create four bureaus, or offices, as they are termed, each of which is presided over by an assistant postmaster-general, who each receive \$4,000 per annum; are all subject to the direction and supervision of the head of the department. A review of these various bureaus and their principal officials, with the name of the office, will show very clearly the work handled by each.

The first assistant postmaster-general is allowed a chief clerk at \$2,000 per year; superintendent of post office supplies, \$2,000; superintendent free delivery division, \$3,000; chief division of salaries and allowances, \$2,200; superintendent money order system, \$3,500; superintendent Dead Letter Office, \$2,500; chief division of correspondence, \$1,800.

The second assistant postmaster-general has charge of a number of divisions, indicated by the following officials who are under his control: superintendent of railway adjustments, at \$2,000 per year; chief of inspection division, \$2,000; chief of mail equipment division, \$1,800; general superintendent railway mail service, \$3,500; superintendent foreign mails, \$3,000.

The third assistant postmaster-general has charge of the postage stamp division and the finance division. The chief of the former receives \$2,550 per annum, and of the latter \$2,000 per year.

The fourth assistant postmaster-general has control of a number of divisions, as indicated by the following officials who are under his supervision, viz.: Chief of the division of appointments, who is paid \$2,000 per annum; chief of the division of bonds and commissions, \$2,000; chief post office inspector, \$3,000; and the division of mail deprecations.

Besides the various chiefs of divisions mentioned above there are connected with the Post Office Department a law clerk, at \$2,500 per year; appointment clerk, at \$1,800; assistant attorney-general, \$4,000; superintendent and disbursing clerk, \$2,100; and a topographer, at \$2,500 per annum.

DEPARTMENT OF THE INTERIOR.

The Interior Department is under the immediate control of the Secretary of the Interior. He is appointed by the President, and receives a salary of \$8,000 per year. In this department, as the name implies, is conducted most of the public business relating to domestic or internal affairs, and, like most of the other executive departments, it is divided into a number of subdivisions and branches. The Secretary of the Interior is charged with a general supervision over public business connected with the following branches, viz.: 1st. The census of the United States. 2d. All matters connected with public lands. 3d. Everything relating to the Indians or Indian affairs. 4th. All matters concerning pensions or bounty lands. 5th. The issuance and filing of patents and caveats. 6th. The custody and distribution of publications. 7th. The compilation of statistics relating to educational matters in the various States.

DIGEST OF THE SYSTEM OF CIVIL GOVERNMENT.

He also has oversight over several of the Government's charitable and benevolent institutions. For the purpose of handling properly the business connected with most of the subjects mentioned, there are bureaus organized for the purpose.

The salaries paid to the principal officials connected with the Interior Department are as follows: First assistant secretary of the interior, \$4,500 per year; assistant secretary, \$4,000; chief clerk, \$2,750; assistant attorney-general (Dept. of Interior), \$5,000; commissioner of the General Land Office, \$5,000; commissioner of Indian affairs, \$4,000; superintendent of Indian schools, \$3,000; commissioner of the Pension Office, \$5,000; medical referee, \$3,000; commissioner of railroads, \$4,500; commissioner of the Patent Office, \$5,000; commissioner of the Education Office, \$3,000; director of geological surveys, \$6,000; superintendent of the Census Office, \$6,000.

DEPARTMENT OF AGRICULTURE.

This department was formerly connected with the Interior Department, but in 1889 it was reorganized and made independent, and the Secretary of Agriculture was made a member of the Cabinet. The head of this department is appointed by the President, and receives a salary of \$8,000 per annum.

The general duty and design of the Department of Agriculture is to acquire and diffuse among the people of the United States useful information on subjects connected with agriculture in the most general and comprehensive sense of that word, and to procure, propagate and distribute among the people new and valuable seeds and plants.

The following is a list of the chief officials connected with the Department of Agriculture and their salaries, and the list will also serve to indicate the various lines of work handled by and the various duties which devolve upon the department, viz.: Assistant secretary of agriculture receives \$4,500 per annum; chief of Weather Bureau, \$4,500; chief of Bureau of Animal Industry, \$3,000; statistician, \$2,500; chemist, \$2,500; entomologist, \$2,500; botanist, \$2,500; ornithologist, \$2,500; chief of forestry division, \$2,000; pomologist, \$2,500; chief of vegetable pathology division, \$2,000; microscopist, \$2,500; director of office of experimental stations, \$25,000; chief division of accounts, \$2,500; chief of division of records and editing, \$2,500; chief of division of illustrations and engravings, \$2,000; horticulturist, \$2,500.

DEPARTMENT OF JUSTICE.

The head of the Department of Justice is the Attorney-General, who is appointed by the President, and receives a salary of \$8,000 per annum. The principal assistant of the Attorney-General is the Solicitor-General, who receives \$7,000 per year. There are a number of assistant attorney-generals who receive \$5,000 per annum, and a special assistant attorney-general is appointed for nearly all of the various departments, including the Treasury, State, Post Office and Interior Departments. Besides these there are a number of special officials connected with the Department of Justice, such as examiner of titles, who receives \$2,750 per annum; superintendent of buildings, \$2,500; appointment and disbursing clerk, \$2,000, and attorney in charge of pardons, \$2,400.

The Attorney-General is the legal adviser of the President, and it is the duty of the Department of Justice to give all opinions and render all services requiring the skill of persons learned in the law necessary to enable the President and other officers of the various Government departments to discharge their respective duties. This department is also required to prosecute or defend all suits or proceedings in which the United States is interested. The Attorney-General has general supervision over all the solicitors for the various departments; and also exercises general superintendence and direction over all United States marshals and United States district attorneys of all the districts of the United States and Territories.

INDEPENDENT DEPARTMENTS.

There are several independent departments, which, although none of them are as important as the foregoing, and their heads are not Cabinet members, yet they form a very necessary part and attend to very important branches of the National Government.

Government Printing Office. The head of this branch of public work is the Public Printer, who is appointed by the President, and receives a salary of \$4,500 per year. His chief clerk is paid \$2,400 per year, and there is a foreman of printing and a foreman of binding, each of whom receive \$2,100 per annum.

Civil Service Commission. This commission consists of three commissioners, each of whom are paid \$3,500 per year. The chief examiner connected with the commission is paid \$3,000 per annum, and the secretary \$2,000.

Interstate Commerce Commission. This commission was created for the purpose, and charged with the duty, of seeing that the laws regulating interstate commerce were faithfully executed and observed, and to prevent unjust discrimination on the part of railway corporations and common carriers. The commission consists of five commissioners appointed from different sections of the United States, each of whom receives a salary of \$7,500 per year. The secretary of the commission receives a salary of \$3,500 per annum.

Department of Labor. The general design of this department is to collect, assort and systematize statistical details relating to the different branches of labor in the United States. The head of this department is known as the Commissioner of the Department of Labor, and he is paid a salary of \$5,000 per annum. His chief clerk receives \$2,500 per year, and disbursing clerk \$1,800.

JUDICIARY.

The judicial powers of the United States are vested in the following-named courts, viz.: The United States Supreme Court, consisting of one chief justice and eight associate justices; the United States Court of Claims, which consists of one chief justice and four judges; the United States Circuit Court of Appeals; and the United States Circuit and District Courts. All judges of United States Courts are appointed for life, or during "good behavior." The chief justice of the United States Supreme Court receives a salary of \$10,500 per annum, and the associate justices \$10,000 each. The circuit judges receive a salary of \$6,000 each per annum, district judges \$5,000, and judges of the Court of Claims \$4,500 each per year.

The jurisdiction of the United States Courts extends to all cases in law and in equity arising under the Constitution, the laws of the United States, and treaties; to all cases affecting ambassadors, other public ministers and consuls; to all cases of admiralty and maritime jurisdiction; to controversies to which the United States shall be a party; to controversies between two or more States; between a State and a citizen of another State; between citizens of different States; between citizens of the same State claiming lands under grants of different States. In all cases affecting ambassadors, other public ministers and consuls, and those in which a State is a party the Supreme Court has original jurisdiction. In the other cases the Supreme Court has appellate jurisdiction.

LEGISLATIVE DEPARTMENT.

The legislative powers of the United States are vested in a Congress, which consists of a Senate and House of Representatives, and which meets annually at Washington on the first Monday of December. The constitution gives to Congress the following general powers: To lay and collect taxes, duties, imposts and excises; pay the debts of the United States; borrow money on the credit of the United States; to regulate commerce; to establish uniform laws on naturalization and bankruptcy; to coin money and regulate the value thereof; fix the stand-

ard of weights and measures; to declare war; to raise and support armies (but it is provided that no appropriation for this purpose can be for a longer period than for two years); to provide and maintain a navy; to grant letters of marque and reprisal, and make rules concerning captures on land and water; to make rules for the government and regulation of the land and naval forces; to establish postoffices and post-roads; to promote the progress of science and the useful arts by securing for limited times, to authors and inventors, the exclusive right to their respective writings and discoveries; to constitute tribunals inferior to the Supreme Court; to define and punish piracies and felonies committed on the high seas and offenses against the law of nations; to exercise exclusive legislation over the District of Columbia and places purchased for forts, magazines, arsenals, etc.; and further to make all laws necessary for the general welfare of the United States, and for "carrying into execution the foregoing powers, and all other powers vested by the Constitution in the Government of the United States, or in any department or officer thereof." The Constitution expressly forbids Congress making any law respecting the establishment of religion, or prohibiting the free exercise thereof, or abridging the freedom of speech, or of the press, or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances. Congress cannot suspend the privilege of the writ of *habeas corpus* except in cases of rebellion or invasion when the public safety may require it. No bill of attainder or *ex post facto* law can be passed. No tax or duty can be laid on articles exported from any State. No preference can be given by any regulation of commerce or revenue to the ports of one State over those of another. No title of nobility can be granted. Every law passed by Congress must be submitted to the President for his approval. If he returns it with his objections, or vetoes it, the measure may be passed over his veto by a two-thirds vote of both branches of Congress.

The Senate, or the "Upper House of Congress," is composed of two Senators from each State in the Union. They are elected by the Legislatures of their respective States, for the term of six years, and receive a salary of \$5,000 per annum. No person can be elected to the United States Senate who has not attained the age of thirty years, been nine years a citizen of the United States, and is when elected an inhabitant of the State from which he is chosen. The Senate has sole power to try all impeachments. Its consent and confirmation is necessary for all important officers appointed by the President. Its consent is also necessary to conclude any treaty.

The House of Representatives is the "Lower House of Congress." Each State in the Union is divided into congressional districts, of as nearly equal population as is practicable. In each district a representative is elected by the people for a term of two years, and each is paid a salary of \$5,000 per year. Besides these, a delegate from each organized Territory is admitted to the House of Representatives, who is not entitled to vote, but has the right to debate on all subjects in which the Territory which he represents has an interest. No person can be a representative who has not attained the age of twenty-five years, been seven years a citizen of the United States, and is at the time of his election an inhabitant of the State from which he is chosen. All bills for raising revenue must originate in the House of Representatives.

STATE GOVERNMENT.

THE method of State government throughout the United States follows very closely the general plan of government that prevails in national affairs. The various functions of government in State affairs are handled in departments, with a State officer at the head of each branch, and the lines are clearly drawn between the executive, legislative and judicial powers. All the States are governed under a constitution, which outlines and defines the powers which each of these departments shall exercise and possess. All of the most important State officials are elected by the people, but in many of the States the less important offices are filled by appointment of the Governor, by and with the consent of the State Senate.

GOVERNOR.

The Governor is the highest executive officer in all the States of the Union, and is elected by a direct vote of the people. The term of office varies materially in the different States, ranging from two to six years. As to the matter of salary that the Governor receives, it also differs widely throughout the different States and is subject to frequent change. At the present writing two States—New York and Pennsylvania—pay their Governors \$10,000 per year; Illinois and California both pay \$6,000 per annum; Minnesota, Indiana, Kentucky, Massachusetts, Missouri, Nevada, New Jersey, Virginia and Wisconsin all pay \$5,000 per year; Maryland pays \$4,500; Michigan, Louisiana, Mississippi, Ohio, Tennessee and Texas pay \$4,000; Florida and Arkansas pay \$3,500; Alabama, Colorado, Iowa, Kansas and North Carolina all pay \$3,000; West Virginia, \$2,700; Montana and Washington, \$2,600; the Dakotas and Nebraska, \$2,500; Connecticut, Delaware and Maine, \$2,000; Oregon, \$1,500, and New Hampshire, Rhode Island and Vermont \$1,000. About the only statement concerning the qualifications required for this office that would be common to all the States is that he must be a citizen of the State in which he is elected. In most of the States, in addition to the salary named, the Governor is furnished with a residence, which is known as the "Executive Mansion."

The powers and duties that devolve upon the Governor are about the same in all of the States. He is charged with a general supervision over the faithful execution of the laws, and is the legal custodian of all the property of the State not specifically entrusted to other officers by law, and is authorized to take summary possession of such property. He is expected to communicate by message to each session of the State legislature such information or recommendations regarding State affairs as he may deem necessary and proper, and he is empowered to call extra sessions of that body whenever the public welfare may demand. He accounts to the same body for all moneys received and paid out, and presents estimates of amounts to be raised by taxation for various purposes. He has a negative (or veto) upon all laws passed by the Legislature, but it is provided that measures may be passed over his veto by a two-thirds vote of that body. The Governor is commander-in-chief of the State military or naval forces, and has authority to call out such forces to preserve peace and execute the laws when the local authorities are unable to accomplish this. He may require the opinion of the various State officers upon any subject relating to their respective offices, and examines and approves the bonds of State officials. In many States the Governor has power to grant reprieves and pardons, after conviction, for all offenses against the State except in cases of impeachment; but in a few of the States the pardoning power is vested in a board selected for that purpose, of which the Governor is generally ex-officio a member. The Governor has the appointment of a number of State officers, and in many cases if an elective office becomes vacant he has power to fill it by appointment; has power in many States to suspend a State officer, or even a county officer, pending a legal investigation. The Governor issues requisitions upon the executives of other States for parties charged with crime who escape to other States, and he has power to issue warrants for fleeing criminals upon requisition of other Governors.

LIEUTENANT-GOVERNOR.

The office of Lieutenant-Governor does not exist in all of the States in the Union, at least not under this name, as in a few of the States this officer is only known as the President of the State Senate. In some of the States the Lieutenant-Governor is paid a certain amount per day during sessions of the Legislature or General Assembly, and in others he is allowed a fixed salary, but it is provided that if the duties of Gov-

ernor should devolve upon him, he shall during the continuance of such emergency be entitled to the emoluments thereof. The principal duty of the Lieutenant-Governor is to act as the presiding officer of the State Senate or Upper House of the State Legislature. In case a vacancy should occur in the office of Governor, the Lieutenant-Governor would act as Governor until such vacancy was filled by election; and in all cases where the Lieutenant-Governor is unable to act as presiding officer of the Senate, a President *pro tempore* is chosen by that body. The Lieutenant-Governor has no vote in the Senate except in cases of a tie or equal division of the members.

SECRETARY OF STATE.

The office of Secretary of State is one of the most important offices within the gift of the people of a State, and the office exists under this name in every State in the Union. The Secretary of State may be said to be the official secretary of the Governor, and countersigns all commissions issued by the chief executive, and he is the custodian of the Great Seal of the State. As a rule it is the duty of the Secretary of State to call the House of Representatives to order and preside until a temporary presiding officer, or Speaker, is elected. It is his duty to see that halls are prepared for the Legislature or General Assembly; he prepares the legislative manual and causes it to be printed and distributed; secures the printing and distribution of the State laws; indexes and files executive documents; provides and distributes election blanks; has charge of all books, bills, papers, etc., of the Legislature, and is practically "keeper of all public acts, laws, records, bonds, etc." The Secretary of State is required to keep a register of all the official acts of the Governor, and affixes the Seal of the State to all official commissions, etc., keeps a record of them, and is obliged to give any person a copy of the same when demanded. In all of the States the Secretary of State is *ex-officio* member of a number of the official State boards, but no list of these could be given that would apply to all States, as they are different in the various States.

STATE AUDITOR.

The office of Auditor of State exists under one name or another in nearly every State in the Union. The title of this office, however, is not alike in all the States, as in many of them, notably California, Connecticut, Florida, Georgia, Maryland, Nevada, New Jersey, New York, South Carolina, Tennessee, Texas, and a few others, it is known as State Comptroller. In a few of the States, including Michigan and Pennsylvania, the office is called Auditor-General, and in two of the States the public accounts are audited by a Board of Auditors. In all the States, however, the duties that devolve upon this branch of the State government are practically the same, and a general explanation of the scope of work handled by the State Auditor in one State will apply, except as regards minor details, to all of the States. It is the duty of the State Auditor to keep the accounts of the State with any other State or Territory, and with the United States and all public officers, corporations and individuals having accounts with his State. He audits the accounts of all public officers who are to be paid out of the State Treasury, and all persons who are authorized to receive money out of the State Treasury. In fact, all claims against the State which are to be paid out of the State Treasury must be presented to the Auditor, who, after the same is adjusted, issues warrants therefor payable at the Treasury. A complete record of each warrant is kept by the Auditor, who also keeps an account with the State Treasurer, charging him with all moneys paid into the Treasury, and giving credit for all warrants paid, and the books and vouchers of the Treasury must balance therewith, as settlements are made between these two officers at stated intervals. In a number of the States the Auditor is charged with a general supervision over certain corporations, such as insurance and banking corporations and building and loan associations, and in some States is *ex-officio* a member of a number of State boards. He generally has authority to make and execute satisfactions of judgments and assignments thereof in behalf of the State.

STATE TREASURER.

This is one of the most important executive offices in the gift of the people of a State. The State Treasurer handles vast sums of the people's money, and as a rule a very heavy bond, ranging from \$500,000 up into the millions, is required of him; and generally the Governor is empowered to demand additional bonds if he deems the bond insufficient to fully protect the State.

The duties of the State Treasurer are implied by the title of the office, and they are very much the same throughout all of the States of the Union. The State Treasurer is custodian of all the State funds. He deposits these funds in banks, which give bonds to secure the Treasurer or State against loss, and which pay interest on daily balances. The Treasurer pays out State funds only on warrants issued or signed by the State Auditor, or other proper official, and a full record of all warrants is kept in both the auditing office and Treasurer's office. The plan by which the Treasurer receives the revenues of the State is different in different States. In some States the Auditor issues an order for him to receive the same and charges the amount against the Treasury. In others he is charged with all moneys which he is entitled to receive, and then given credit for delinquencies. In still other States the Treasurer issues duplicate receipts for all moneys paid in, which must be countersigned by the Auditor to be valid, and one of these must be deposited with the Auditor, so he may charge the amount against the Treasurer. In this way a double system is carried on—both Auditor and Treasurer keeping a full account of all moneys received and paid out, and their books and accounts must balance, as at stated intervals the Treasurer must make settlements with the Auditor and submit books, vouchers, etc., to the Legislature. In most of the States the State Treasurer is required to publish at stated times, in the newspapers at the capital, an itemized statement of the public accounts, expenditures, funds, receipts and disbursements. He is also required to make a complete report and itemized statement to each session of the Legislature. In nearly all of the States the law is very explicit in outlining the duties of the State Treasurer, the following being very common provisions in relation to the office, viz.: That a complete record of all moneys must be kept, showing what is received or paid out of the various "funds," which "funds" must be exhibited in separate accounts. In several of the States the Governor and one or two other State officials constitute a board, which must at certain times examine and check up the accounts, books and vouchers of the State Treasurer and ascertain the amount of funds in the Treasury.

ATTORNEY-GENERAL.

The Attorney-General, as the name implies, is the general legal counsel or lawyer for the various branches of the State government. In all of the States the powers and duties of the Attorney-General are very similar. It is his duty to appear for the State in all actions and proceedings in the Supreme Court in which the State has an interest; to institute and prosecute in all courts all actions, either for or against a State officer, in which the State has an interest; to consult with and advise the various county or state's attorneys in matters relating to their official duties, and when public interest requires he assists them in criminal prosecutions. It is his duty to consult with and advise the Governor and other State officers, and give, when requested, written opinions on legal or constitutional questions relating to their official duties, and to give written opinions when requested by the Legislature or any committee thereof. It is also his duty to prepare, when necessary, drafts for contracts or other writings relating to subjects in which the State is interested. He is required to enforce the proper application of funds appropriated to the various State institutions, and prosecute breaches of trust in the administration of the same; and when

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necessary prosecute corporations for failure or refusal to comply with the laws; to prosecute official bonds of delinquent officers or corporations in which the State has an interest. The Attorney-General is required to keep a record of all actions, complaints, opinions, etc.

STATE SUPERINTENDENT OR SUPERINTENDENT OF PUBLIC INSTRUCTION.

This is an office which exists in nearly every State in the Union. In three or four of the States the management of the educational interests of the State is vested in a State Board of Education, but in these cases the secretary of the board assumes most of the detail work that in most of the States devolve upon the State Superintendent. The full title given to this office is not the same in all of the States, but it is generally called "State Superintendent of Public Instruction or Public Schools." In Ohio, Maine and Rhode Island, and a few others, the office is termed "Commissioner of Schools."

The duties of the State Superintendent are very much alike in all of the States, as he is charged with a general supervision over the educational interests of the State and of the public schools. In many States his authority is not limited to the public schools, and he is authorized by law to demand full reports from all colleges, academies or private schools. It is his duty to secure at regular intervals reports from all public educational institutions and file all papers, reports and documents transmitted to him by local or county school officers. He is the general adviser and assistant of the various county superintendents or school officers, to whom he must give, when requested, his written opinion upon questions arising under the school law. It is also his duty to hear and determine controversies arising under the school laws coming to him by appeal from a county superintendent or school official. He prepares and distributes school registers, school blanks, etc., and is generally given the power to make such rules and regulations as are necessary to carry into efficient and uniform effect the provisions of the laws relating to schools. The State Superintendent is required to make a detailed report to each regular session of the State Legislature, showing an abstract of the common school reports; a statement of the condition of public schools and State educational institutions; the amount of money collected and expended, and all other matters relating to the schools or school funds that have been reported to him. He is forbidden from becoming interested in the sale of any school furniture, book or apparatus.

STATE LIBRARIAN.

In nearly all of the States the laws provide for a State officer under the title of "State Librarian." As a rule the office is filled by appointment of the Governor, although in a few States it is an elective office and is filled by direct vote of the people. The State Librarian is the custodian of all the books and property belonging to the State Library, and is required to give a bond for the proper discharge of his duties and safekeeping of the property intrusted to his care, as in many of the States the State Library is an immensely important and valuable collection. In some of the States the Supreme Court judges prescribe all library rules and regulations. In others they have a Library Board of Trustees, which is sometimes made up of the Governor and certain other State officials, who constitute a board of commissioners for the management of the State Library.

ADJUTANT-GENERAL.

In nearly all of the States provision is made for an Adjutant-General, who is either elected by the people or appointed by the Governor. The name of the office implies the branch of work which is handled by its incumbent. It is the duty of the Adjutant-General to issue and transmit all orders of the Commander-in-Chief with reference to the militia or military organizations of the State. He keeps a record of all military officers commissioned by the Governor, and of all general and special orders and regulations issued, and of all other matters relating to the men, property, ordnance, stores, camp and garrison equipage pertaining to the State militia or military forces.

PUBLIC EXAMINER OR BANK EXAMINER.

This is a State office that is found in only about one-half of the States. In some States it is known as Bank Comptroller and in others the duties which devolve upon this officer are handled by a "department" in the State Auditor's office. The general duties and plan of conducting this work, in many respects, is very similar, but there is a great difference between the various States in the officers who attend to it. Where this is made a separate State office, generally speaking, the requirements are that he must be a skilled accountant and expert bookkeeper, and cannot be an officer of any of the public institutions, nor interested in any of the financial corporations which it may be his duty to examine. He is charged with the duty of visiting and inspecting the financial accounts and standing of certain corporations and institutions organized under the State laws. In several of the States it is also made his duty to visit certain county officials at stated intervals, and inspect their books and accounts, and enforce a uniform system of bookkeeping by State and county officers.

COMMISSIONER OR SUPERINTENDENT OF INSURANCE.

In all of the States of the Union the department relating to insurance has grown to be an important branch of State government. The method of controlling the insurance business differs materially in many of the States, although they are all gradually moving in the same direction, viz., creating a department or State office in which all matters relating to insurance and insurance companies are attended to. In former years, in nearly all of the States, the insurance business formed a department in the State Auditor's office, and was handled by him or his appointees. Now, however, in nearly all the Northern States and many of the Southern States, they have a separate and distinct insurance department, the head of which is either elected by the people or appointed by the Governor. The duties and powers of the insurance department of the various States are very similar. A general provision is that the head of this department must be experienced in insurance matters, and he is prohibited from holding an interest in any insurance company. The Commissioner or Superintendent of Insurance has extensive powers concerning insurance matters, and it is his duty to see that all laws respecting and regulating insurance and insurance companies are faithfully observed; he issues licenses to insurance companies, and it is his duty to revoke the license of any company not conforming to the law. Reports are made to him at stated times by the various companies, and he has power to examine fully into their condition, assets, etc. He files in his office the various documents relating to insurance companies, together with their statements, etc., and at regular intervals makes full reports to the Governor or Legislature.

COMMISSIONER OF LABOR STATISTICS.

In several of the States a "Commissioner of Labor Statistics" is appointed by the Governor, who is the head of what may be termed the labor bureau. In a great majority of the States, however, this branch of work is taken care of by a board of labor commissioners, a bureau of statistics or by the State Auditor and his appointees. The general design of this bureau or commission is to collect, assort and systematize, and present in regular reports to the Legislature, statistical details relating to the different departments of labor in the State, and make such recommendations as may be deemed proper and necessary concerning the commercial, industrial, social, educational and sanitary conditions of the laboring classes.

OTHER STATE OFFICERS.

In all of the States there exist one or more other State officers in addition to those already mentioned, which are made necessary by local condition or local business interests. It is, therefore, unnecessary to mention any of these at length in this article. It may be stated, however, that in all of the States may be found two or more of the following State officers, and further, that each one of the following-named officers is found in some State in the Union, viz.: Superintendent or commissioner of agriculture, commissioner of mines, secretary of agricultural board, secretary of internal affairs, clerk and reporter of the Supreme Court, commissioner of railways, commissioner of immigration, State printer, State binder, land agent or commissioner, commissioner, register or superintendent of State land office, register of lands, commissioner of schools and lands, surveyor-general, inspector-general, State oil inspector, dairy commissioner.

STATE BOARDS.

Besides the officers and departments which have already been mentioned, there are a number of State boards or bureaus that are necessary in carrying on the complex business connected with the government of a State. The following list of such State boards and bureaus includes all that can be found in the majority of the States; some of them, however, are only found in a few of the States, because they are of a local nature and are only made necessary by the existence of certain local conditions or business interests. It will also be observed that some of the boards named cover the same line of work that has already been mentioned as belonging to some State officer. This grows from the fact that a few of the States place the management of certain lines of work in the hands of a State board, while in others, instead of having a State board they delegate the powers and duties to a single State official. All of the States, however, have a number of the State boards mentioned in this list, the names of which imply the line of work each attends to, viz.: Railroad and warehouse commissioners, board of equalization, board or commission of agriculture, university trustees, board or commissioners of public charities, canal commissioners, penitentiary commissioners, board of health, dental examiners, trustees of historical library, board of pharmacy, commission of claims, live stock commissioners, fish commissioners, inspectors of coal mines, labor commissioners, board of education, board of public works, board of pardons, assessment commissioners.

LEGISLATURE OR GENERAL ASSEMBLY.

The law-making power of every State is termed the "Legislative Department." The legislative power, according to the constitutions of the various States, is vested in a body termed the Legislature or General Assembly, which consists of an Upper and Lower House, designated usually as the Senate and House of Representatives. In a few of the States the Lower House is called "The Assembly." In most of the States the Legislature meets in regular sessions every two years, but this is not the universal rule, as in a few of the States the law provides for annual sessions. In all of the States, however, a provision is made whereby the Governor may, on extraordinary occasions, call a special session by issuing a proclamation.

The Legislative Department has the power to pass all such laws as may be necessary for the welfare of the State, and carry into effect the provisions of the constitution. The Legislature receives the reports of the Governor, together with the reports of the various other State officers; they provide by appropriation for the ordinary and contingent expenses of the government; at regular times provided by law they apportion the State into political districts, and make all other provisions for carrying on the State government. There is a general prohibition against the passage of any *ex post facto* law, or law impairing the obligation of contracts, or making any irrevocable grant of special privileges or immunities. Any measure to become a law must be passed by both branches of the Legislature, and then be presented to the Governor for his approval. If he withholds his approval (or vetoes it), the measure may be repassed by a two-thirds vote of the Legislature, when it will become a law notwithstanding the Governor's veto.

SENATE.

The Senate is the Upper House of the Legislature or General Assembly. The various States are divided into senatorial districts, in each of which a Senator is elected—the term of office varying from two to four years. Except in three or four of the States the presiding officer of the Senate is the Lieutenant-Governor, although a President *pro tem.* is usually elected, who acts as presiding officer during the absence of the Lieutenant-Governor. The presiding officer has no vote, however, in the Senate, except when that body is equally divided. Every Senator has one vote upon all questions, and the right to be heard in advocating or opposing the passage of any measure brought before the Legislature. In filling all of the most important State offices that are to be appointed by the Governor, the appointments must be approved or confirmed by the Senate.

HOUSE OF REPRESENTATIVES.

The Lower House of the State Legislature, in nearly if not quite all the States of the Union, is termed the House of Representatives. Like the Senators, every member of the House has the right to be heard in advocating or opposing any measure brought before the body of which he is a member. The House is given the sole power of impeachment, but all impeachments must be tried by the Senate. As a general rule, there is a provision that all bills for raising revenue must originate in the House.

JUDICIARY.

The "Judicial Department" is justly regarded as one of the most important and powerful branches of government of either the State or Nation, as it becomes the duty of this department to pass upon and interpret, and thereby either annul or give validity to all the most important measures and acts of both the legislative and executive branches of the government.

It is impossible in a general article to give a detailed review or description of the construction and make-up of the judicial departments of the various States. The courts are so differently arranged both as to their make-up and jurisdiction that it would be useless to try to give the reader a general description that would accurately cover the ground.

In all of the States, except, possibly, one or two, the highest judicial authority of the State is known as the Supreme Court, and unless questions are involved which give the United States Courts jurisdiction, it is the court of last resort. The Supreme Court is made up of a chief justice and the several associate justices or judges as may be provided for by the laws of the various States, usually from four to six. Generally these officers are elected by the people, either from the State at large or (in three of the States) as representing certain districts, but this is not the case always, as in several States they are chosen by the Governor or Legislature. In all of the States the Supreme Court has appellate jurisdiction both in law and in equity, and has original jurisdiction in remedial cases, *mandamus*, *habeas corpus* and cases relating to the revenue, but there is no trial by jury in this court.

Various other courts are provided for by the laws of the different States, such as appellate courts, circuit or district courts, probate courts, county courts, superior courts, municipal courts, courts of justices of the peace, etc. The jurisdiction of all these courts is, of course, inferior to that of the Supreme Court, and varies greatly in the different States. Besides these, where there are large cities, various other courts are also established to aid in caring for the enormous amount of judicial work

that arises from such vast and complex business interests. The various courts are also provided with the necessary officials for carrying on the judicial business—such as clerks of court, court reporters, bailiffs, etc.

COUNTY GOVERNMENT.

So far as the principal county offices are concerned, the general arrangement and method of handling the public business is very much the same in all of the States; but the offices are called by different names, and in minor details—such as transferring from one office to another certain minor lines of work—there are a number of points in which the method of county government in the various States differs. The writer has adopted the names of the principal county offices which are most common in the Northern States, as in the Southern and New England States there are scarcely any two States in which the names or titles of all the county offices are identical.

AUDITING OFFICE AND CLERK OF THE COUNTY BOARD.

Generally the principal auditing officer of the county is known as the "county auditor" or "county clerk." In Illinois, Kansas, Missouri, Wisconsin and many other States the office is called "county clerk." In Indiana, Iowa, Minnesota, North Dakota, Ohio and others it is termed "county auditor." In a few of the States under certain conditions this office is merged with some other county office. A notable example of this is in the State of Michigan, where they have one official, under the simple title of "clerk," who looks after about all of the work which in most of the States devolves upon both the county clerk and also clerk of court. In all of the States a bond in a moderate sum is required of the county clerk or auditor, and he is paid a salary of from \$1,500 to \$3,500 per year, besides in some States being allowed certain fees, unless it is in a very large and heavily populated county, where the salary paid is of necessity much higher than this amount. No county treasurer or member of the county board is eligible to this office. In general terms it may be stated as a rule the auditor acts as the clerk or secretary of the official county board, although in a few of the States the court clerk is required to look after this matter. The clerk of the county board keeps an accurate record of the board's proceedings and carefully preserves all documents, records, books, maps and papers which may be brought before the board, or which the law provides shall be deposited in his office. In the auditing office an accurate account is kept with the county treasurer. Generally they file the duplicates of the receipts given by the county treasurer, charging him with all money paid into the treasury and giving credit for all warrants paid. The general plan of paying claims against a county is as follows: If the claim is one in which the amount due is fixed by law, or is authorized to be fixed by some other person or tribunal, the auditor issues a warrant or order which will be paid by the treasurer, the certificate upon which it is allowed being duly filed. In all other cases the claim must be allowed by the county board, and the chairman or presiding officer issues a warrant or order which is attested by the clerk. A complete record of all these county warrants or orders is kept, and the accounts of the county treasurer must balance therewith. The above in general terms outline the most important branch of work which the county clerk or county auditor looks after in most of the States, but in all of the States the law requires him to look after a number of other matters, although in these there is no uniformity between the various States, and no general description of these minor or additional duties could be given that would apply to all the States.

COUNTY TREASURER.

This is an office which exists in all of the States, and it is one of the most important of the various offices necessary in carrying on the business of a county. It is an elective office in all of the States, and the term of office is usually either two or four years, but a very common provision in the various States is that after serving for one term as county treasurer a party shall be ineligible to the office until the intervention of at least one term after the expiration of the term for which he was elected. This provision, however, does not exist in all of the States, as in some of them the county treasurer is eligible for re-election for any number of terms.

The general duties of the county treasurers throughout the various States is very similar. The county treasurer is the principal custodian of the funds belonging to the county. It is his duty to receive and safely keep the revenues and other public moneys of the county, and all funds authorized to be paid to him, and disburse the same pursuant to law. He is required to keep proper books of account, in which he must keep a regular, just and true account of all moneys, revenues and funds received by him, stating particularly the time, when, of whom and on what fund or account each particular sum was received; and also of all moneys, revenues and funds paid out by him according to law, stating particularly the time when, to whom and on what fund payment is made from. The books of the county treasurer must always be subject to the inspection of the county board, which, at stated intervals, examines his books and makes settlements with him. In some of the States the provisions of the law relating to county treasurer are very strict; some of them provide for a county board of auditors, who are expected, several times a year, to examine the funds, accounts and vouchers of the treasury without previous notice to the treasurer; and in some it is provided that this board, or the county board, shall designate a bank (or banks) in which the treasurer is required to keep the county funds deposited—the banks being required to pay interest on daily or monthly balances and give bond to indemnify the county against loss. As a general rule the county treasurer is only authorized to pay out county funds on warrants or orders issued by the chairman of the county board and attested by the clerk, or in certain cases on warrants or orders of the county auditing office. A complete record of these warrants or orders is kept, and the treasurer's accounts must balance therewith. In most of the States the law is very explicit in directing how the books and accounts of the county treasurer shall be kept.

COUNTY RECORDER OR REGISTER OF DEEDS.

In a few of the States the office of county recorder or register of deeds is merged with some other county office, in counties where the population falls below a certain amount. A notable example of this is found in both the States of Illinois and Missouri (and there are others), where it is merged with the office of circuit clerk in many counties. The title of the joint office is "circuit clerk and recorder," and the duties of both offices are looked after by one official.

The duties of the county recorder or register of deeds are very similar in the various States, although in some of the Eastern and Southern States the office is called by other names. The usual name, however, is county recorder or register of deeds. In Illinois, Indiana, Iowa, Missouri, Ohio and many other States, it is called "county recorder." In Kansas, Michigan, Minnesota, North Dakota, Wisconsin and many more it is called "register of deeds." In all of the States this office is the repository wherein are kept all records relating to deeds, mortgages, transfers and contracts affecting lands within the county. It is the duty of the recorder or register, as soon as practical after the filing of any instrument in writing in his office entitled to be recorded, to record the same at length, in the order of the time of its reception, in books provided by the county for that purpose; and it is his duty to endorse on all instruments a certificate of the time when the same was filed. All of the States have some of the following provisions concerning the duties of the recorder, but these provisions are not common to all of the States, viz.: The register or recorder is not allowed to record an instrument of

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any kind unless it is duly executed according to law; he is not obliged to record any instrument unless his fees are paid in advance; *as a rule*, it is unlawful for him to record any map, plat or subdivision of land situated within any incorporated city, town or village until it is approved by the proper officers of the same. In many States he is forbidden to enter a deed on the records until it has been endorsed "taxes paid" by the proper official; he is required to exhibit, free of charge, all records, and allow copies to be made; he is authorized to administer oaths and take acknowledgments.

CIRCUIT OR DISTRICT CLERK, OR CLERK OF COURT.

In nearly all of the States, each county elects a "clerk of court or courts," sometimes also known as circuit clerk or district clerk, indicating the court with which the office is connected. In some of the States, as has already been stated, the office of clerk of court is merged with some other county office. This is the case in Illinois and Missouri, where in many counties it is connected with the office of county recorder. In Michigan, one official under the name of "clerk" handles the business which usually is given to the clerk of court and county clerk or auditor. In Wisconsin, Missouri, Illinois and other States the name used is "circuit clerk;" in Kansas, Minnesota, North Dakota and many others the office is called "clerk of district court;" while in many of the States, including Indiana, Ohio, Iowa and others, it is called simply "clerk" or "clerk of the court or courts."

The chief duty of this official is to act as clerk of the district or circuit court, and sometimes other courts of inferior jurisdiction. It is the clerk's duty to keep the seals and attend the sessions of their respective courts, preserve all the files and papers thereof, make, keep and preserve complete records of all the proceedings and determinations thereof, and carry out such other duties as may be required by the rules and orders of their respective courts. They must enter of record all judgments, decrees and orders of the court as soon as possible after they are rendered; keep all indictments on file as a public record, have authority to administer oaths, take acknowledgments; take and certify depositions, and are required to exhibit all records free of charge. In nearly all the States the law defines the character of the record books which the clerk of court must keep. Although there is no settled rule in this matter, the general provisions are that he shall keep: First, a general docket or register of actions, in which is entered the title of each action in the order in which they are commenced, and a description of each paper filed in the cause and all proceedings therein; second, a plaintiff's index and defendant's index; third, a judgment book and execution docket, in which he enters the judgment in each action, time of issuing execution, satisfaction, etc., and such other books as the courts or the laws may prescribe.

SHERIFF.

In all of the States the office of sheriff is one of the most important of the county offices. The term of office varies in different States, being usually either two or four years, and in several of the States one party cannot hold the office a second term consecutively. The general provisions outlining the duties pertaining to this office are very much alike in the various States, and the following *resume* of his duties may be said to apply to all of the various States except in a few minor and unimportant details. The sheriff is charged with the duty of keeping and preserving the peace in his county; or, as has been written, "he is the conservator of peace," and it is his duty to keep the same, suppress riots, affrays, fighting, breaches of the peace and prevent crime, and may arrest offenders "on view" and cause them to be brought before the proper magistrate; and to do this, or to execute any writ, warrant, process, order or decree, he may call to his aid when necessary any person or the "power of the county." It is the duty of the sheriff to serve and execute within his county, and return, all writs, warrants, process, orders and decrees of every description that may be legally directed and delivered to him. He is a court officer, and it is his duty to attend, either in person or by deputy, all courts of record held in his county; by virtue of his office he has custody of the jail. It is his duty to pursue and apprehend felons and persons charged with crime and has custody of prisoners. He is not allowed to purchase any property exposed for sale by him as sheriff.

COUNTY SUPERINTENDENT OR COMMISSIONER OF SCHOOLS.

This is an office which exists under one name or another in nearly every State in the Union. The title of the office in a great majority of the States is "county superintendent," but in Michigan, Missouri, Ohio, New York, and possibly one or two other States, the office is termed "school commissioner," and in several of the States the laws provide for a board of county examiners or school commissioners, who are given considerable of the work that in most of the other States is handled by the county superintendent.

The name of this office implies the duties which devolve upon it, and they are very much alike in all of the States. The incumbent of this office is charged with a general supervision over the schools of the county, and must be a fitting person as to education and moral character. As a rule it is their duty to examine and license teachers, but in a few of the States provision is made for a board of examiners. County superintendents are required to visit and inspect the schools at regular intervals, and give such advice and instruction to teachers as may be deemed necessary and proper. They are required to organize and conduct institutes for the instruction of teachers if deemed necessary, and encourage teachers' associations. They introduce to the notice of teachers and the people the best modes of instruction, the most approved plans of building and ventilating school-houses, etc., stimulate school officers to the prompt and proper discharge of their duties. They receive reports from the various school officers, and transmit an abstract of these reports to the State Superintendent, adding a report of the condition of the schools under their charge. In nearly all the States they are forbidden having any interest in the sale of any school furniture, apparatus or books used in the schools. In many States they have authority to annul a teacher's certificate for proper cause, and in general to take such steps and enforce such methods as will elevate and make more efficient the schools under their control.

COUNTY, PROSECUTING OR STATE'S ATTORNEY.

There is a great difference between the various States in the method of handling or attending to the legal business relating to county matters or growing from county affairs. In many of the States the official who attends to this line of work is known as the "county attorney," in other States he is called the State's attorney or prosecuting or district attorney. In a few of the States they divide the State into districts embracing a number of counties, and a district attorney is elected in each district, who in some cases attends to all the legal work of the various counties, and in others he assists the county attorneys in their most important duties and prosecutions. But whatever plan may be followed in the various States, and whatever title may be given to this office, the general duties of the office are very much the same throughout all of the States. It is the duty of the county attorney to commence and prosecute all actions, suits, indictments, and prosecutions, civil and criminal, in any court of record in his county in which the "people of the State or county" may be concerned; to prosecute all forfeited bonds and recognizances, and all actions for the recovery of debts, revenues, moneys, fines, etc., accruing to his county; to commence and prosecute all actions and proceedings brought by any county officer in his official capacity; to defend all actions and proceedings brought against his county, or against any county officer in his official capacity; to give legal opinions and advice

to the county board or other county officers in relation to their official duties; to attend, if possible, all preliminary examinations of criminals. When requested, he is required to attend sessions of the grand jury, examine witnesses in their presence, give legal advice and see that proper subpoenas and processes are issued; draw up indictments and prosecute the same. The county attorney is required, when requested by the Attorney-General, to appear for the State in cases in his county in which the State is interested. The county attorney makes an annual report to his superior State officer of all criminal cases prosecuted by him.

PROBATE OR COUNTY JUDGE.

The method of handling probate matters is not uniform throughout the various States. In many States the higher courts are given jurisdiction over probate matters, and in others they have created districts in which are held probate courts, whose jurisdiction extends over several counties and takes in other matters besides purely probate affairs. In a majority of the States, however, particularly the Western and Northern States, they elect a county or a probate judge, who holds court and handles the probate matters which arise within his county. The jurisdiction of these county or probate courts is not always confined exclusively to probate affairs, being frequently extended to many other matters, and they generally include such matters as apprenticeship affairs, adoptions, minors, etc. In some of the States they have both a county judge and a probate judge, and in these cases the jurisdiction of the latter is confined to such matters as are in line with probate affairs. In Missouri they have a probate judge, and also a county court, composed of county judges, in whom the corporate powers of the county are vested—as the official county board. In Michigan they have a probate judge and a probate register. The probate judge is generally given original jurisdiction in all matters of probate, settlement of estates of deceased persons, appointment of guardians and conservators and settlement of their accounts. They take proof of wills, direct the administration of estates, grant and revoke letters testamentary and of administration, appoint and remove guardians, etc.

COUNTY SURVEYOR.

This is an office which is common to nearly all of the States. It is the duty of the county surveyor to execute any survey which may be ordered by any court, or upon application of any individual or corporation, and preserve a record of the surveys made by him. Nearly all of the States provide that certain records shall be kept by the county surveyor, and provide penalties for his failure to place on record the surveys made by him. While he is the official county surveyor, yet the surveys made by him are not conclusive, but may be reviewed by any competent tribunal, and the correctness thereof may be disputed.

COUNTY CORONER.

This is another county office which exists in nearly all of the States. In the average county there is not much work for the coroner, but in the counties in which large cities are located the office is a very important one. In general terms it may be stated that the coroner is required to hold inquests over the bodies of persons supposed to have met with violent or unnatural deaths. In most States he has power to impanel a jury to enquire into the cause of death; but in some of them this is not the case, and he is given power to act alone. He can subpoena witnesses; administer oaths; in certain cases provide for a decent burial, and can bind over to the proper court any person implicated in the killing of the deceased.

OTHER COUNTY OFFICES.

The county offices that have already been mentioned are the principal ones found in all of the States. There are, however, a few other county officials besides those mentioned which exist in many of the States, and which should be briefly mentioned in this connection. These are such offices as county physician, county assessor, county collector, county poor commissioner or superintendent of the county poor-house, master in chancery or court commissioner, county examiners, board of equalization, board of review, etc. The names of these offices imply the duties. These offices do not exist in all of the States, but in nearly every State the law provides for one or more of these county officials.

COUNTY BOARD.

The powers of every county as a body politic and corporate are vested in a county board. This official county board is generally termed the county "board of supervisors," or "board of commissioners," but there are some exceptions to this, like Missouri, where the county board is known as the "county court." There is considerable difference in the make-up of the county board in the various States. In some it is made up of one member from each township in the county. In others the counties are divided into districts, and one member of the county board is chosen from each district. No general description of this could be given that would be accurate, as some of the States follow both of these plans. For instance, in Illinois some of the counties are governed by a board of supervisors, which is made up of one member from each township, while other counties in the same State are governed by a board of county commissioners, consisting of three or more members, each representing districts into which the counties in question are divided.

The general powers of the county board throughout all of the States is about the same, except in minor details. It represents the legislative and corporate powers of the county. One of their number is always chosen as chairman or president, and acts as the presiding officer. The county board has general charge over the affairs of the county. It is their duty to provide county offices, provide desks, stationery, books, fuel, etc.; examine, investigate and adjust claims against the county, and have general care and custody of all the real and personal estate owned by the county. At regular intervals they settle with the county treasurer; examine accounts and vouchers. They locate county roads; determine the amount of county tax, and regularly publish a statement of their proceedings; make statements of receipts, expenditures, etc.; and make all contracts, and do all other acts in relation to the property and concerns of the county necessary to exercise its corporate powers that are not specifically delegated to other county officials.

TOWNSHIP GOVERNMENT.

THE method of township government throughout the different States varies so much that it is impossible in this article to treat of it more than in a general way. In many of the States the townships are not organized as bodies corporate, and in other States in some counties they may have township organization, while in other counties in the same State it does not exist. In cases where there is no township organization the law provides that certain county officials shall attend to the local work, or that work which in other localities is assumed by the township officials. But even where they have township organization the plan of township government in the different States where it exists differs so widely that scarcely any two States may be said to be alike. About the only statements concerning the organized townships that could be made which would apply to all the States are the following: Every organized township in its corporate capacity has power to sue and be sued; to acquire by purchase, gift or devise, and hold property, both real and personal, for the use of its inhabitants, and again to sell and convey the same; and to make all such contracts as may be necessary in the exercise of its powers as a township.

In a great many of the States the township government is carried on after a plan very similar to the county and State governments, hav-

ing various executive officers and a township board in which the corporate and legislative powers, of the township are vested. In other States they follow a plan which reserves to the people all corporate and legislative powers, and therefore have no need for a township board, but have various other township officers to carry out the wishes and orders of the voters. Where this plan prevails they hold what is generally termed "town meetings," at which every legal voter of the township has a voice. At these meetings reports are had from the various township officials, and the necessary measures are adopted and directions given for carrying on the township business.

Still other States combine good features from both of the plans above mentioned, and besides the other usual township officials they maintain a township board, which is given certain *restricted* powers, such as those of a review or an auditing board, but they are not vested with the complete corporate and legislative powers of the township, this being reserved in a large measure to the voters, and all questions calling for the exercise of such authority are acted upon at the town meetings. In many of the States the township board just described is made up of three or more of the other township officers, who are ex-officio members of the township board, and they meet at certain times, perform the work required of them, and report to the town meetings.

The principal officials in township organizations in nearly all the States are the following: "Supervisors, or trustees," "clerk," "treasurer," "assessor," "collector," "justices of the peace," "constables," "overseers, supervisors or commissioners of the highways," and "pound-masters," although as has been stated, many of the States do not have all of these officials.

SCHOOL DISTRICT GOVERNMENT.

THE "common school system," or, to speak with greater accuracy the method of governing school districts, in the various States, differs widely, yet all follow in a general way one of two separate and clearly defined methods, being amended in minor respects to meet local conditions and ideas. All of these methods have their excellent points, and yet it has been claimed by eminent educators that no one of them is free from fault and objection, nor has reached perfection. It will be the aim in this article to briefly explain the principal features of the several methods, but it is not possible to go into detail in the matter of giving the system of school government that is followed in each of the many States of the Union. The constitution and statutes of all the States agree, however, upon several points. They aim to provide for a thorough and efficient system of free schools, whereby all the children of the States may receive a thorough common school education; they provide that all lands, moneys and other property donated, granted or received for school, college, seminary or university purposes, and the proceeds thereof, shall be faithfully applied to the objects stated; with two or three exceptions they provide that no appropriation shall be made or public funds applied in aid of any church or sectarian purpose, or to support or sustain any school, academy, seminary, college or university controlled or run in the interest of any church or for a sectarian purpose; and they prohibit the various school officials from holding any interest in the sale, proceeds or profits of any book, apparatus or furniture used in the schools in which they, as officers, are interested.

In many of the States they follow what may be termed the "independent school district" method, inasmuch as each district, so far as its corporate powers are concerned, is entirely separate and independent of other districts. Where this plan is followed the boundaries of each district are clearly defined, and each district is complete within itself. They elect a full set of district officials, and exercise their corporate powers and manage their district affairs within themselves. In this plan the corporate powers of the district are usually vested in a district board, which has general charge of the interests of the district, hires teachers, and makes such contracts and carries into effect such methods as is deemed necessary to raise the grade or aid in the efficiency of the schools. The measure of the authority given to these district boards is not the same in all the States, and in many States it is restricted, and a part of the corporate power is reserved to the people themselves, the officials being required, in all important matters, to carry out the wishes and orders of the people of the district as expressed and decided upon at the "district school meetings."

Another method which is followed in many of the States may be termed the "township system." In such States the law provides for the organization of each township for school purposes, or as one large "district," and each township, so far as its educational interests are concerned, is organized, has the necessary officials and becomes a body politic and corporate. As a general rule, where this method prevails, the townships are divided into three or more sub-districts. All of these sub-districts are a part of the whole, and the finances and general business is generally managed by a township board made up of representatives from each sub-district. This board is generally clothed with the corporate powers, hires teachers, provides fuel and supplies and makes all the contracts necessary to carry on the various schools in the township. As with independent districts, the powers of this board are not alike in all States where the township system prevails, for in some States their power is very much restricted, and is limited to certain official matters, the corporate powers and right to make important contracts being reserved to the people, who decide on these questions at what are termed the school meetings. In a few of the States where they follow the township system they have no official board. This is the case in Indiana, where they elect a township trustee, whose duty it is to look after all the educational interests of the township, subject to the approval of the people at the regular meetings. In most of the States where the township system prevails the law provides for the organization, under certain conditions, of sub-districts into independent districts, which gives them the power to elect their own officers and act independently of the other schools in the township.

In nearly all of the States one of the two general methods given above is followed, with certain changes to make the plan more efficient and satisfactory, and to better meet the desires and needs of the people of the different States. Many of the States combine good features from both these systems, as some of the States have the township system, wherein each sub-district has its own board, and so far as controlling its own affairs is concerned, is independent of all other districts. But local conditions have in many instances made special and local provisions necessary that are different in each State, and while there may be a vast difference in the methods followed, their aim is the same, and, as a whole, the various systems have accomplished the result of giving throughout the length and breadth of the Union the grandest and most efficient system of free schools that the world has ever known.

CITIES AND VILLAGES.

IN all of the States the laws provide for the local government of cities and villages, so that when they attain a certain population they may be separated from, and thus manage their affairs independent of, the township in which they are located, both as to school matters and civil authority. In school affairs provision is made for handling the more complex educational interests of villages and cities—the school boards being made larger, and in many cases the scope of their authority is very much extended. In civil matters provision is made in all of the States for the organization of villages and cities as corporate bodies, separate and distinct from the townships, and providing for the necessary officers to carry on the affairs of the municipality.

GENERAL INFORMATION ON BANKING AND BUSINESS METHODS.

GENERAL INFORMATION

ON

Banking and Business Methods.

RELATIONS BETWEEN A BANK AND ITS CUSTOMERS.

IN business life there is no more complex or important relation than that which exists between the business men generally and the banks, and it should be guarded with jealous care, so that both may retain the full confidence of the other. Business development in the United States has progressed with such gigantic strides that it has long since passed the stage where it is even possible to carry on business without the agency of banks. They are to-day a necessity in the transaction of business and making exchanges. It has been said, and with a great deal of truth, that in the present day the entire and sole object and result of business is the transfer of credits on the books of the banking houses; and that about the only use to which money is put is in making small change or paying balances. Business, in the most general and comprehensive sense, is almost wholly carried on by the aid of banks with checks, drafts and exchange. And it will be seen what a very important part the element of confidence plays in business life, when it is remembered that every check or draft that changes hands, implies the confidence on the part of the party receiving and accepting it, that it will be honored at the bank when presented.

OPENING AN ACCOUNT.

THE FIRST STEP in the matter of becoming a depositor and customer of a bank is the interview with the banker, either the President, or Cashier, as the case may be. If unknown to the banker it is necessary for some one who is known to identify and vouch for the applicant as being honorable and straightforward, for banks are compelled to be careful in this matter as they subsequently must handle all the checks, drafts or exchanges that the prospective customer employs in his business, so that while the business of an honest man is valuable to them and is appreciated, that of a dishonest man is shunned by them as an element of risk and danger—the same to them as to every one else with whom he deals.

The identification and reference, however, being satisfactory the prospective customer is given a pass book or account book, writes his signature in a book kept for that purpose, is made known to the receiving and paying tellers, makes his first deposit and is then a full fledged customer and depositor of the bank.

DEPOSITS.

DEPOSITS are made in the following manner: A "Deposit Ticket" or "Deposit Blank" is furnished the customer, and he enters upon this a full description of all the items which he desires entered to his credit, stating whether it is gold, silver or currency and making a separate entry for each draft or check that he deposits. In entering such items as drafts and checks some banks require a separate entry for each item which will show upon what bank or at least what city or town each draft or check is drawn. After having endorsed his name on the back of all checks and drafts he hands the "Deposit Ticket," together with all the items named upon it, and his Pass Book, to the receiving teller, who examines it, checks off the various items to see that they are all there, and enters the total amount to the customer's credit in the "Pass Book;" and it is also carried to his credit from the Deposit Ticket onto the books of the bank. The "Deposit Ticket" is an important feature of the transaction, and the customer is required to fill this out with ink. It bears his name and the date and is carefully preserved for future reference by the bank to settle any dispute or difference that may arise. As all men are liable to error the depositor, to prevent mistakes, should always see that the amount of the deposit is correctly entered in his book before leaving the bank. If a deposit is made when a customer has not his "Pass Book" a duplicate ticket should be taken, and the amount entered properly when next at the bank.

It will be seen from the above that all checks and drafts are entered to the credit of the customer at the time he deposits them, the same as cash items. The depositor, however, is held responsible for the non payment of all checks, drafts and other items deposited as cash until payment has been ascertained by the bank. The bank, however, must use due diligence in attending to them within a reasonable time. If a check or draft is held beyond a reasonable time and, meanwhile, the bank upon which it is drawn fails, the receiving bank would be compelled to lose it. What is a reasonable time, according to decisions of the courts, depends upon the circumstances and varies in different cases. In cities, where they have a Clearing-House, checks on other city banks are expected to reach the Clearing-House on the next day succeeding the time of the deposit; but as to checks and drafts drawn upon other or distant cities, a reasonable time must be allowed for them to be presented for payment. If the banker, however, is negligent concerning it, he must stand the loss. Such cases very rarely, if ever, occur, and it may safely be stated that in the absence of any special or unusual conditions for all items such as checks, drafts, etc., the banker only receives them for collection for the account of the depositor and therefor acts only as his agent and as such is charged with using only due diligence in attending to the business.

DISCOUNTS, LOANS, ETC.

THE word "Discount" is applied to interest when it is deducted from the amount at the time a loan is made—in other words, interest that is paid in advance. It is the general rule of banks in making "short time" loans to customers to give credit for the amount of the loan, less the interest.

Many business men fail to obtain the full benefit that a bank can give them, through hesitancy or diffidence in asking for a loan; and in many instances will borrow of a neighboring business man and thus, frequently embarrass him, rather than go to the banker, whose business it is to help him through such times of need, when possible. This is what banks are established for largely, and they are always glad to "get their money out and keep it out" provided they can be reasonably sure of its return. If an applicant is unable to furnish reasonable security, or is irresponsible or unworthy he must necessarily be refused, but in securing money which he cannot guarantee the return of, whether it be from a banker or another business man he does an injustice to the interests of business generally. However, every business man in need of financial help, whether his needs be great or little, should go to the banker first and submit the situation, securities, etc., to him, as of all men he is by training the best judge and advisor in such matters. He may be compelled to decline to give the required aid, but this refusal should never be taken as a personal matter, as it must be remembered that he has other interests to serve and depositors, stockholders and directors to protect before following his own personal desires.

COLLECTIONS.

IN leaving notes or other items for collection the customer writes on the back of each the words: "For Collection for Account of" and places his signature below it. Upon receipt of this, the proper officer or clerk of the bank, will enter the items either in the back of the customer's "pass book" or give a separate receipt as the case may be. When the bank receives payment on the items the customer is notified and the amount is entered to his credit both on his Pass Book and on the books of the bank the same as any other deposit. A bank in receiving paper for collection acts only as the agent of the customer and does not assume any responsibility beyond due diligence on its part. All banks make collections either in or out of the city where they are located for their customers at very moderate rates. These items should always be left at the bank before they become due, so as

to give the bank time to give an abundant notice to the parties. If the customer desires to make a "sight" or "time draft" upon a debtor, upon application the bank will furnish him with blank drafts.

STATEMENTS AND BALANCES.

FEW words concerning statements and balances will not be inappropriate in this connection. Every customer of a bank should always and without fail, once in each month, have his "Pass Book" balanced by the banker. This rule should always be observed to correct any error that might occur and avoid loss and complications. The amount of deposits is added up and a balance is struck by deducting the total amount of the customer's checks which the bank has either paid or "accepted" (certified) during the month. The cancelled checks are returned to the customer. If any error is discovered it should be reported immediately to the bank so that it may be investigated and rectified.

NEGOTIABLE PAPER.

PROBABLY the greatest factor in the business world of to-day is "Negotiable Paper," without which it is not probable that business development could have assumed the vast proportions that it has reached in America; and without which the business of the civilized world could not be carried on. This term includes a variety of instruments, such as promissory notes, checks, drafts and bills of exchange. The bill of exchange is one of the oldest forms of negotiable paper, and has been in use for a number of centuries. The draft and check came into use at a much later day, and the promissory note is a comparatively recent invention, and has very largely taken the place of the bill of exchange as it was used in former times. The most important attribute of promissory notes, bills of exchange, and other instruments of the same class, which distinguish them from all other contracts, is their negotiability. This consists of two entirely distinct elements or branches—first, the power of transferring the paper from one owner to another, so that the assignee shall assume a complete title, and be able to sue on it; second, the effect upon the rights of the parties produced by such a transfer when made before maturity, in the regular course of business, for a consideration to a purchaser in good faith, and without notice of any defect or defense, whereby all defenses of the maker (with few exceptions) are cut off, and the holder becomes absolutely entitled to recover.

A written order or promise may be perfectly valid as a contract; but it will not be negotiable unless certain requisites are complied with. The following requisites are indispensable: It must be written; must be signed; it must be absolute, not depending upon any contingency; it must be to pay money in a certain amount or in an amount capable of being certain by computation; the time of payment must be certain or such as will become certain; but when no time is expressed the law implies that payment is due immediately; and lastly, the order or promise must be accompanied by words of negotiability—that is payable to a certain payee's order or to bearer.

PROMISSORY NOTES.

ACCORDING to the general "law merchant," unaffected by statute, a promissory note is the written promise of a person, called the "maker" to pay a certain sum of money at a certain time to a designated person termed the "payee" or to his order or bearer. It must have all the requisites that have been mentioned for negotiable paper, otherwise, if it fails in any of these matters it becomes a contract, as it thus loses the element of negotiability. Contracts may be perfectly valid without all of these requisites, but they do not possess the peculiar qualities which belong to promissory notes.

It is customary in all promissory notes to write the words "value received" but this is not absolutely essential, as a consideration and value is implied in every note, draft, check, bill of exchange or endorsement. It is the common law of both England and this country that no promise can be enforced unless made for a consideration or sealed but negotiable instruments as a rule are an exception to this. Between the original parties a want of consideration can be pleaded in defense and would operate to defeat a recovery. It would have the same effect as between an endorser and his endorsee, but this only applies to immediate parties or to those who had notice of the defense or became holders of the paper after maturity. It may be stated as an almost invariable rule that no defense will operate to defeat the recovery if the paper has been negotiated and passed into the hands of an innocent purchaser, in the regular course of business, before maturity and for value. The absence of any of these elements, however, will allow a defense to be set up and will defeat recovery even in the hands of third parties if it can be shown that there was either: a want of consideration that it was obtained by duress, or fraud or circumvention, or larceny; or that the consideration was illegal. In order to cut off these defenses and give the holder the absolute right to recover, all of the conditions named must be fulfilled. If he purchases the note even one day after it becomes due it is then subject to any defense or set off which the maker may have against the original payee.

Demand of payment for a note must be made at the place where it is payable at the time of maturity; if not paid notice must immediately be given to the endorsers, otherwise, in a majority of the States, all endorsements that are not qualified will be released. If a note is not dated it will not defeat it, but will be considered as dated when it was made; but a written date is *prima facie* evidence of the time of making. When a note falls due on Sunday, or a legal holiday, it becomes payable the day previous. If a sum is written at length in the body and also in figures at the corner the written words control it. It destroys the negotiability of a note to write in the body of it any conditions or contingencies. A valuable consideration is not always money. It may be either any gain or advantage to the promisor, or injury sustained by the promisee at the promisor's request. A previous debt, or a fluctuating balance, or a debt due from a third person, might be a valuable consideration. So is a moral consideration, if founded upon a previous legal consideration: as, where one promises to pay a debt that is barred by limitation or by infancy. But a merely moral consideration as one founded upon natural love and affection is no legal consideration. No consideration is sufficient in law if it be illegal in its nature, or if distinctly opposed to public policy. If a note is payable at a bank it is only necessary to have the note at the bank at the stipulated time to constitute a sufficient demand; and if there are no funds there to meet it, this is sufficient refusal.

DAYS OF GRACE.—In a great many States three "Days of Grace," as they are termed, are allowed on negotiable instruments beyond the date set for payment. This is not the universal rule, however, as the tendency of late years has been toward doing away with this custom, and a number of States have already passed laws abolishing the "Days of Grace." Where the rule is in effect, however, and it is not specifically waived in the instrument the payor is entitled to the three days as fully as though it were so stipulated, and the holder cannot enforce collection until the expiration of three days after the date set for payment.

BILLS OF EXCHANGE.

THE "bill of exchange" is an open letter or order whereby one person requests another to pay a third party (or order or bearer) a certain fixed sum of money. They are of two kinds, the Inland and Foreign bills, the names of which imply the difference between them. The three parties to the bill are called the Drawer, Drawee and Payee. The bill must be presented to the Drawee and if he agrees to obey the order he "accepts" the bill by writing the word "accepted" across its face and signs his name below it—and thus becomes the "Acceptor." The instrument is usually made negotiable and the payee can transfer it to others by endorsement, which method of transfer may go on indefinitely.

The following is a common form of an inland bill of exchange:

BILL OF EXCHANGE.

SIXTY days after sight pay to John Sims, or order, Six Hundred Dollars, and charge same to my account.
To HENRY HOLT & Co.
Boston, Mass.

CHICAGO, ILL., June 1, 1894.

JOHN DOR.

CHECKS.

A CHECK on a bank is one form of an "Inland Bill of Exchange," but there is some slight difference in the liability of the parties to it. A check requires no acceptance, as a bank is bound to pay the checks of its depositors while still in possession of their funds, and the drawer of a check having funds on deposit has an action for damage for refusal to honor his check, under such circumstances, on the ground of an implied obligation to pay checks according to the usual course of business. Checks are usually drawn payable immediately, but they may be made payable at a future day, and in this case their resemblance to a bill of exchange is very close. As stated, a check requires no acceptance, so far as payment or liability of the drawer is concerned, but it creates no obligation against a bank in favor of the holder until acceptance. When accepted by the bank the word "Accepted" is stamped on its face with the signature of the banker. It is then said to be certified and thereafter the bank is liable to the holder. As soon as the check is "certified" the amount is charged against the account of the "drawer" the same as if paid, and it is considered paid so far as the "drawer" is concerned.

The drawer of a check is not a surety in the same sense as is the drawer of a bill of exchange, but is the principal debtor like the maker of a note. He cannot complain of any delay in the presentment, for it is an absolute appropriation to the holder of so much money, in the hands of the bank, and there it may lie at the holder's pleasure. The delay, however, is at the holder's risk, and if the bank should fail after he could have got his money the loss is his. If, before he presents the check, the bank pays out all the money of the drawer, then he may look to the drawer for payment. If the holder of a check transfers it to another he has the right to expect that it will be presented for payment within a reasonable time. He has the right to expect that it will either be presented the next day or started to the point on which it is drawn. If it is held beyond a reasonable time and a loss is occasioned thereby, the party responsible for the delay must bear the loss. If a bank pays a forged check it is so far its own loss that it cannot charge the money to the depositor whose name was forged. But it is entitled to recover the money from the party who presented it. If it pay a check of which the amount has been falsely and fraudulently increased, it can charge the drawer only with the original amount, provided the drawer himself has not caused or facilitated the forgery by carelessly writing it or leaving it in such hands as to make the forgery or alteration easy. In some of the States the Supreme Court has decided in cases where checks were "raised" that the drawer must bear the loss as they had failed to take reasonable precaution to prevent it. Perforating and cutting machines are on the market which make it almost impossible to raise or alter the amounts so as to avoid detection, and the tendency of the decisions is to regard the use of these as only a reasonable precaution on the part of check drawers to save their bank from trouble and loss. Some, however, adopt the plan of writing the amount in red ink across their signature.

If many persons, not partners, join in a deposit they must join in a check. If a payee's name is misspelled or wrong in a check, the usual plan is to endorse it first exactly as it appears and then sign the name correctly.

There is no settled rule as to how checks should be drawn. In nearly all the cities it is an almost invariable rule to make them payable "to order" so as to require the endorsement of the payee; but in smaller towns many check drawers make them payable "to bearer," in which case they require no endorsement, and if lost or stolen may cause loss—as whoever presents such a check at the bank is entitled to payment.

DRAFTS.

A DRAFT is a form of an "inland bill of exchange." The two forms of bills of exchange usually called "drafts" are the bank draft (or exchange) and the "sight or time draft." The bank draft is, to all intents and purposes, the same as a check, but the term is usually applied to "checks" drawn by one bank upon funds which it may have in some other bank, termed its "correspondent." A draft is but very seldom made payable to bearer, it being almost an invariable rule to make them payable to a certain payee or order. They are negotiable and can be transferred indefinitely by endorsement. If a draft is lost or stolen, by applying to the bank that issued it, the payment can be stopped, and after the expiration of thirty days a duplicate will be issued.

The "Sight Draft" or "Time Draft," in which case it reads to pay after a certain number of days, is a very common method of making collections to-day by creditors, and it serves the double purpose of being an order to pay to a bank or third party, and is also a receipt to the debtor. It is simple in its wording, the following being a general form:

CHICAGO, JUNE 1, 1894.

At sight (or so many days after sight as the case may be) pay to the order of _____ Bank One Thousand Dollars and charge to my account.
To GEO. SIMS, NEW YORK, N. Y.
JOHN SIMS.

ENDORSEMENTS.

THE signature of any payee or holder on the back of any check, draft, note, bill of exchange or other negotiable instrument is termed his "endorsement." It simply means the placing of the name of the holder, or payee, on the back of the instrument, thus indicating that, for a consideration, he has relinquished his title to it, and in the absence of any condition or qualification expressed in the endorsement, it implies that the endorser will see that the instrument is paid in case it is not taken up by the maker or payor. Where the instrument is made payable to "bearer," as to "John Sims or bearer," no endorsement is necessary to pass the title—it passes with delivery and any holder may collect or sue upon it the same as if he were the payee named therein. In a case of this kind if any holder endorses the instrument, the law is construed strictly against him, and, as it was not necessary for him to endorse to pass title, the law presumes in the absence of a positive qualification that his endorsement was made for the purpose of indicating that he would pay it if the payor failed to do so. Where several payees are named in the instrument it must bear the endorsement of all of them to pass the title and make one transfer of it. In this case, however, their liability as endorsers is joint, not several. But where two or more holders endorse one after the other in making a transfer from one to the other their liability is several, not joint.

Every check, draft, bill of exchange, note or other negotiable instrument which is made payable to a certain "payee or order" must bear the endorsement of the party named, to pass the title, and even in cases where they are made payable to "bearer" it is generally customary for the party to whom a transfer is made to require the person from whom he secures it to place his endorsement thereon.

There are several kinds of endorsement which should be mentioned in this connection. The first is the "blank endorsement," or "endorsement in blank," in making which the payee simply places his signature on the back of the instrument, without condition or qualification of any kind. This passes the title to the instrument, and from that time on, it becomes payable to bearer, and the title passes with delivery, until some subsequent holder sees fit to limit it by making it payable to some other payee, or places some other qualification or condition in the endorsement. When a negotiable instrument bearing a "blank endorsement," has once been put into circulation, any subsequent holder of it has the right to limit or restrict it by writing the conditions over his own endorsement, or, by writing over the endorsement of the original payee, words making it payable to himself or some other party, "or order." This point has been decided by the supreme courts of several of the States.

The endorsement may be restricted or qualified in a number of ways. One, which is called a "full endorsement," is very common in the business world. It is simply the act of the payee named making it payable to some other certain payee or order. To do this, the endorser writes on the back of the instrument, the directions, as: "Pay to John Sims, or order," and places his signature below it. This does not limit his liability as an endorser, but the title to the instrument must thereafter pass through John Sims, and it must bear his endorsement before it will be paid or honored.

GENERAL INFORMATION ON BANKING AND BUSINESS METHODS.

Another common form of limiting the endorsement is to enable the payee (when it is made payable to his order) to transfer his title to the instrument without becoming responsible for its payment, and making the party to whom it is transferred assume all responsibility concerning payment. To do this the endorser writes the words "Without Recourse" over his signature, which has the effect of relinquishing his title without making him liable to the holder in case the payor fails to take it up.

Another method of limiting the endorsement is to make it conditional, a good illustration of which is the following: "Pay to John Sims or order upon his delivering to the First National Bank a warranty deed to lot 5, block 4, etc.," below which the endorser places his signature. He can also make it payable to "A. B. only," or in equivalent words, in which case "A. B." cannot endorse it over.

In fact, the endorser has the power to limit his endorsement as he sees fit, and either to lessen or increase his liability, such as either "waiving notice of demand;" making his endorsement a "general and special guaranty of payment" to all future holders, etc., but he cannot, by his endorsement, either increase or lessen the liability of any other endorser on the instrument.

An endorser, as a rule, is entitled to immediate notice in case the payor fails to pay it. This is the case in nearly all of the United States, as it has been a rule of the "law merchant" for many years. A few modifications, however, of the general "law merchant" have been made by statute in several of the States, relating to negotiable paper, in changing the endorser's liability by rendering his contract absolute instead of conditional, making notice unnecessary unless he suffers damage through want of it, or requiring a judgment to be first recovered before he can be held. In the absence, however, of statutory provisions of this kind, and they only exist in a few of the States, it may be said that to hold endorser they must have prompt notice of non-payment, and it may be said to be a general rule of the "law merchant" that all parties to negotiable paper as endorser who are entitled to notice are discharged by want of notice. The demand, notice and protest must be made according to the laws of the place where payable.

The term *Protest* is applied to the official act by an authorized person (usually a Notary Public), whereby he affirms in a formal or prescribed manner in writing that a certain bill, draft, check or other negotiable paper has been presented for acceptance or payment, as the case may be, and been refused. This, and the notice of the "Protest," which must be sent to all endorser and parties to the paper is to notify them officially of its failure.

GUARANTY.

A "GUARANTOR" is one who is bound to another for the fulfillment of a promise, or of an engagement, made by a third party. This kind of contract is very common. According to the "statute of frauds" it must be in writing, and unless it is a sealed instrument there must be a consideration to support it. As a rule it is not negotiable, so as to be enforced by the transferee as if it had been given to him by the guarantor, but this depends upon the wording, as, if it contains all the characteristics of a note, payable to order or bearer, it will be held negotiable. A contract of guaranty is construed strictly, and, if the liability of the principal be materially varied by the act of the party guaranteed, without the consent of the guarantor, the guarantor is discharged. The guarantor is also discharged if the liability or obligation is renewed, or extended by law or otherwise, unless he in writing renews the contract. In the case of a bank incorporated for twenty years, which was renewed for ten years more without change of officers, the courts held that the original sureties could not be held after the first term.

The guaranty can be enforced even though the original debt cannot, as is the case in becoming surety for the debt of a minor. A guarantor who pays the debt of the principal is entitled to demand from the creditor all the securities he holds, or of the note or bond which declares the debt; and, in some States, the creditor cannot fall back upon the guarantor until he has collected as much as possible from these securities and exhausted legal remedies against the principal. If the debt or obligation be first incurred and completed before the guaranty is given, there must be a new consideration or the guaranty is void.

A guaranty is not binding unless the guarantor has notice of its acceptance, but the law presumes this acceptance when the offer of guaranty and acts of the party to whom it is given, such as delivery of goods or extending credit are simultaneous. But an offer to guarantee a future operation does not bind the offeror unless he has such notice of the acceptance as will afford him reasonable opportunity to make himself safe. A creditor may give his debtor some indulgence or accommodation without discharging the guarantor, unless it should have the effect of prejudicing the interests of the guarantor, in which case he would be released. Generally a guarantor may, at any time, pay a debt and so, at once, have the right to proceed against the debtor. Where there has been failure on the part of the principal and the guarantor is looked to, he must have reasonable notice—and notice is deemed reasonable if it prevents the guarantor from suffering from the delay.

It is, in many cases, difficult to say—and upon it rests the question of legal liability—whether the promise of one to pay for goods delivered to another is an original promise, as to pay for one's own goods, in which case it need not be in writing; or a promise to pay the debt or guaranty the promise of him to whom the goods are delivered, in which case it must be in writing. The question generally resolves itself into this: To whom did the seller give and was authorized to give credit? This is a question of fact and not of law. If the books of seller show that he charged them to the party to whom he delivered them, it is almost impossible for him to hold the other party for it, but if on the other hand it is shown that he regarded the goods as being sold to the party whom it is desired to hold, but delivered them to another party and it is so shown on his books, it is not regarded as a guaranty, but an original or collateral promise, and would make the party liable. In general, a guarantor of a bill or note is not entitled to such strict and exact notice as an endorser is entitled to, but only such notice as shall save him from actual loss, as he can not make the want of notice his defense unless he can show that it was unreasonably withheld and that he suffered thereby. There is a marked difference in the effect of a guaranty of the "payment," or of the "collection" of a debt. In the first case, the creditor can look to the guarantor at any time; in the latter, the creditor must exhaust his legal remedies for collecting it.

ACCOMMODATION PAPER.

AN accommodation bill or note is one for which the acceptor or maker has received no consideration, but has lent his name and credit to accommodate the drawer, payee or holder. He is bound to all other parties just as completely as if there were a good consideration, for, if this was not the case, it would be of no value to the party accommodated. He is not allowed to set up want of consideration as a defense against any holder for value. But he is not bound to the party whom he thus accommodates, no matter how the instrument may be drawn.

IDENTIFICATION.

THE mere act of identifying a party or making him known to a banker carries with it no liability on the part of the party who thus preforms it, unless it can be shown there was fraud or collusion. Customers of banks are frequently asked to identify and make known to their own bankers, strangers who desire checks or drafts cashed or other accommodations. In some cases a mere introduction is all that is necessary, but only because the banker relies upon the honor and integrity of his customer, knowing that an improper person would not be introduced, for in a case of this kind the bank assumes all the risk. Generally speaking, however, it is an almost invariable rule with bankers, as it should be, to require their customer to endorse all drafts or checks which are honored for the stranger. In this case the endorser becomes personally liable to the bank if any or all of the drafts or checks prove worthless.

An endorsement which is frequently made by parties who are asked to identify others is to merely indicate that they know the party to be the

payee named in the check or that the signature of the payee or party is correct. This is done by writing the words "Signature O. K." under the party's name and signing it. This has the effect of guaranteeing that the party's name is as written and that it is his proper signature. It does not guarantee that the check or draft is good or will be paid, but merely as expressed, that the signature is correct, and the only liability assumed is that he will pay the amount in case the signature proves a forgery. Many banks, however, will not accept paper endorsed this way and justly so, for it throws upon them the burden of the risk.

RECEIPTS AND RELEASES.

ANY acknowledgment that a sum of money has been paid is a receipt. A receipt which reads "in full" though admitted to be strong evidence is by no means legally conclusive. If the party signing it can show an error or mistake, it will be admitted in his favor. Receipts for money will be held open to examination, and the party holding it must abide the results of such examination—the great aim of the law being to administer strict justice. A receipt may be of different degrees of explicitness, as the word "Paid" or "Received Payment" written on a bill. A "release" is simply a form of receipt, but is more binding upon the parties, inasmuch as, if properly drawn, under seal, for a consideration, it is a complete defense to any action based on the debts or claims so released. Herein, releases differ from receipts. A release is in the nature of a written contract and therefore cannot be controlled or contradicted by evidence, unless on the ground of fraud. But if its words are ambiguous, or may have either of two or more meanings, evidence is receivable to determine the meaning.

INFANTS AND MINORS.

THE incapacity of a person to make a valid contract may arise from several causes, and the fact of being an infant, or minor, is one of them. The general rule of law may be stated as being that the contract of an infant or minor is not always void, but is voidable, and in many cases special exception is made, giving validity to their contracts for necessities. By being voidable, but not void in themselves, means that the infant has the right to disavow and annul the contract, either before or within a reasonable time after he reaches his majority. He may do this by word only, but a mere acknowledgment that the debt exists is not enough, and it must be substantially a new promise.

AGENCY.

THERE are a few well-settled and important rules of law governing the matter of agents and agency, which every business man should understand thoroughly. The relation of principal and agent implies that the principal acts by and through the agent. A principal is responsible for the acts of the agent only when he has actually given full authority to the agent, or when he has by his words, or his acts, or both, caused or permitted the person with whom the agent deals to believe him clothed with this authority. This is a point which is not always thoroughly understood, but it is a well-settled principle of law. There are two kinds of agents—general and special. A general agent is one authorized to represent his principal in all his business, or in all his business of a particular kind, and his power is limited by the usual scope and character of the business he is empowered to transact. If he is given out as the general agent, the principal is bound, even if the agent transcends his actual authority, but does not go beyond the natural and usual scope of the business.

On the other hand, a special agent is one authorized to do only a specific thing, or a few specified things, or a specified line of work. If this special agent exceeds his authority, it may be stated as an almost invariable rule that the principal is not bound, because the party dealing with the agent must inquire for himself and at his own peril, into the extent and limits of the authority given to the agent. Especially is this the case where the party knew that the agent had been or was engaged in attending to a particular and specified line of work connected with the business of the principal. The party, however, is not bound by any special reservations or limitations made secretly by the principal of which he had no reasonable or easy means of having notice. The authority of an agent may be given by the principal, by writing or orally, or may be implied from certain acts. Thus if a person puts his goods into the custody of another whose business it is to sell such goods, he authorizes the whole world to believe that this person has them for sale; and any person buying them honestly, in this belief, would hold them. If one, knowing that another had acted as his agent, does not disavow the authority as soon as he conveniently can, but lies by and permits a person to go on and deal with the supposed agent, or lose an opportunity of indemnifying himself, this is an adoption and confirmation of the acts of the agent.

A principal is bound by the acts of an agent even after the revocation of his agency, if such revocation has not been made public or is unknown to the party dealing with the agent. An agent can generally be held personally liable if he transcends his authority; but this is not the case if the party with whom he dealt knew that the authority was transcended.

ORIGIN AND HISTORY OF BANKING.

IN general, banks may be said to be credit institutions or dealers in credit. John Jay Knox once said that "the exchanges of the modern world are barter, effected by the indirect agency of the credit system, and banks and bankers are the machinery by which this is done." Metallic money and its representative, the circulating note, are only the small change of "Trade" employed in the settlement of balances and small purchases and payments. This fact is illustrated by the operations of the New York clearing house. The exchanges have been about 800,000 millions of dollars during the past thirty years while the balances paid in money have only been about 36,000 millions, or about four per cent. of the amount of the settlements.

It has always been claimed that the business of banking originated with the Venetian money changers who displayed their wares and moneys on the streets and thus supplied those in need of change. According to the most eminent authorities the earliest banking institution in Europe was the Bank of Venice, which was founded in 1172, and was based upon a forced loan of the government. Funds deposited in it could be transferred to others on the books of the bank at the pleasure of the owner, but they could not be withdrawn. The perpetual annuities of the British debt are handled in a very similar manner at the present day. The Bank of Venice was continued until 1797. In 1401, the Bank of Barcelona was formed. At a period much earlier than this, the Jewish money-dealers had invented what are known as "foreign bills of exchange," but it is said that this bank was the first institution that made a business of negotiating and handling them. The Bank of Genoa commenced operation in 1407 and for centuries was one of the principal banks of Europe. It was the first to issue circulating notes—which were passed only by endorsement, not being payable to bearer.

The Bank of Hamburg, established in 1619, was a bank of both deposit and circulation based on fine silver bars. This bank, like nearly all of that early time, had, as a principal object, the protection of the people from worn, sweated, clipped and plugged coins, or coins of certain empires that were reduced in standard value. The remedy generally adopted was to lock up the debased and depreciated coins and circulate the credit granted for them. Various other banks sprang into existence throughout Europe, many of them being powerful government agencies, and in many cases exerted a wide influence in shaping the destinies of empires.

In 1694 the Bank of England was established, and there is no banking institution in the world equal to it in the management of national finances. The Bank of France was authorized in 1800. It is not a fiscal agent of the government as is that of England. It does not collect or disburse the revenues of the exchequer but it lends it largely, while its credits, in the form of circulating notes and other acceptances, have borne the government safely through extraordinary needs.

It is claimed that the first organized bank in the United States had its origin in the formation of a banking company without charter June 28th,

1780, by the citizens of Philadelphia, and first action by Congress was taken June 22, of the same year in reference to this proposed association. Two years afterward, a "perpetual charter" was granted to the Bank of North America at Philadelphia. In 1784 the State of Massachusetts incorporated the Massachusetts Bank. The Bank of New York was chartered in March, 1791, although it had been doing business since 1784, under articles of association drawn by Alexander Hamilton. Most of these institutions are still running and have been converted into national banks. The Bank of the United States was organized in 1791. The most of the stock was owned by the United States Government, but later the Government interest was disposed of, and in 1843 the bank failed.

State banks were organized rapidly, and private banking firms sprang into existence and the business of banking assumed immense proportions.

In 1863, the NATIONAL BANK SYSTEM was adopted and in 1864 the National Bank Bureau of the Treasury Department was organized, the chief officer of which is the comptroller of the currency. In March, 1865, an act was passed providing for a ten per cent. tax on notes of any person or State bank issued for circulation, and making an exception of National banks. This had the effect of taxing the State bank circulation out of existence. As the National banking system has proven one of the most efficient and satisfactory methods the world has ever known, it will be of interest to review here some of its principal features. Under this act National banks may be organized by any number of persons not less than five. Not less than one-third of the capital must be invested in United States bonds, upon which, circulating notes may be issued equal to 90 per cent. of the par value of the bonds. These circulating notes are receivable at par in the United States in all payments except for duties on imports, interest on the public debt and in redemption of the national currency. The National banks are required to keep a certain reserve; they are authorized to loan money at the rate of interest allowed by the various States—when no rate is fixed by the laws of the State, the banks may charge 7 per cent. Shareholders are held individually liable, equally and ratably, for all debts of the association to the extent of the amount of their stock, in addition to the amount invested therein. The banks are required, before the declaration of a dividend, to carry one-tenth part of their net profits of the preceding half year to a surplus fund until the same shall amount to 80 per cent. of the capital; and losses and bad debts must be deducted from net profits before any dividend is declared. A receiver may be appointed by the comptroller to close up under his supervision the affairs of any national bank which shall fail to keep good its lawful money reserve or which may become insolvent. While there have been national bank failures, there has never been any loss to the people whatever on the circulation. A suit may be brought for forfeiture of the charter of a bank if the directors shall knowingly violate the law; and in such cases they may be held liable in their individual capacity. There are other restrictions in the law—such as, for instance, the prohibition against loaning to any one borrower of more than ten per cent. of the capital; or the holding of any real estate except such as is required for banking purposes, or the granting of loans upon the security of the bank stock.

The national bank circulation has been gradually growing less during the past ten years, as the United States bonds available are quoted so high above par and the rate of interest so low that there is but little profit to the banks in it. All of the States have laws regulating State Banks and providing certain restrictions, but as the laws of the various States are not alike it is impossible to give a general description of the matter that would apply to all the States. The laws, however, provide for and require State banks to hold a certain reserve, and at regular intervals they make full statements as to their condition and their affairs are examined into by certain State officials at frequent intervals. The laws of all the States have reached a high degree of perfection in the method of regulating and overseeing State banks, and the almost universal soundness and reliability of these institutions reflect credit upon the laws under which they exist.

CLEARING HOUSE.

THE Clearing-House is the place where the exchanges of the banks are made in all the principal cities of the world. The clearing-house system was first established in London about the beginning of the present century. It was first introduced into this country by the banks of the city of New York organizing an association, under the name of the New York Clearing House, which commenced operations Oct. 11, 1853. At that time it consisted of fifty-two banks, but five of them were soon closed because of their inability to meet its requirements. Clearing Houses have since been established in nearly all of the principal cities of the continent.

In all cities a bank receives large amounts of bills and checks on other banks, so that at the close of each day's business every bank has, in its drawers, various sums thus due it by other banks. It is, in like manner, itself the debtor of other banks, which have during the day received its bills and checks drawn upon it. Prior to the establishment of the clearing-house it was necessary for each bank, every morning, to make up its account with every other bank, and to send its porter or agent to present the bills and checks so received to the debtor banks for payment. The balances were adjusted by payments in gold, which became so laborious, dangerous, and complicated, that the balances were settled only weekly instead of daily—a plan that resulted in great risk and evil. This was obviated by the clearing-house system, through which the settlements are so simultaneously and quickly effected that in New York the transactions in one single day have amounted to over \$300,000,000, in adjusting which the exchanges were settled in the space of an hour. Besides saving a vast amount of work, book-keeping and expense, it enabled the banks by united aid to strengthen each other in times of excitement and financial panic.

The following is the manner in which the settlements are made in about all the clearing-houses of this country: The clearing-room is provided with a continuous line of desks, one for each bank that is a member of the association, each desk bearing the name and number of the bank. Each bank is represented every morning, at the hour fixed for settlement, by two clerks, one a messenger who brings with him the checks, drafts, etc., that his bank has received during the day previous upon the other banks—called the "exchanges," and these are assorted for each bank and placed in envelopes. On the outside of each envelope is a slip on which are listed the amounts of the various items which it contains. The messengers take their places in a line outside the row of desks, each opposite the desk assigned to his bank, while at each desk is a clerk with a sheet containing the names of all the banks in the same order as the desks, with the aggregate amounts which his bank's messenger has against each bank. Just previous to the hour fixed for making the exchanges the manager takes his position and calls the house to order. At a signal the bell rings and each messenger moves forward to the desk next his own and delivers the envelope containing the checks, etc., for the bank represented at that desk to the clerk at that desk, together with a printed list of the banks in the same order, with the amount opposite each bank. The clerk receiving it, signs and returns it to the messenger, who immediately passes on to the next desk; then to the next, and so on until he has made a complete circuit and has again reached the desk of his own bank—the starting point. All the other messengers moving in the same manner; each messenger has, by this means, visited every bank and delivered to each everything his bank held for it, taking a receipt for the same; and at the same time each bank has received all the exchanges that every other bank had against it. This operation even in the greatest clearing houses only consumes from ten to fifteen minutes.

This enables the banks to know at once the exact balance for or against it, as the clerks immediately enter from the slips on their own sheets the aggregate amount from each bank, and the difference between the total amount brought by them, which at once shows the balance due to or from the clearing house to each bank.

This is reported to their banks, and the balance is paid to or drawn from the clearing house, thus at once settling the accounts between all the banks. The lists are "proved" carefully, and certain fines are laid for all errors, tardiness, etc.

